

9-052-1-11

New Mexico Financial Institutions Division



79th Annual Report
1993



Bruce King
GOVERNOR

STATE OF NEW MEXICO
REGULATION and LICENSING DEPARTMENT
FINANCIAL INSTITUTIONS DIVISION
725 St. Michael's Drive
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Jerry R. Manzagol
SUPERINTENDENT

Robert I. LaGrange
DIRECTOR

December 31, 1993

The Honorable Bruce King, Governor
State Capital
Office of the Governor
Santa Fe, New Mexico 87503

Dear Governor King:

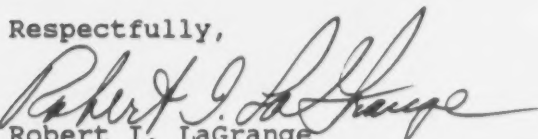
Pursuant to Section 58-1-47 NMSA 1978, we respectfully submit the 79th Annual Report of the Financial Institutions Division of the Regulation and Licensing Department for the calendar year 1993. The report provides pertinent information and comments on the 2015 industries under our purview, as well as composite reports on federally chartered Savings and Loans, Banks and Credit Unions.

The Overall Condition of the 49 state chartered banks, 26 credit unions and 1 savings and loan association remain sound.

Our consumer area; small loan companies, mortgage bankers, collection agencies and related industries are growing at a very fast pace. The increases in the consumer area and its continued fast growth are putting a very serious strain on the resources of this division. We are working with these organizations to streamline our examinations and increase our efficiency, but must enlarge our resources to handle this increase in a timely and cost effective manner. The majority of these companies are in compliance with our rules and regulations.

A detail of significant statistics on these organizations is contained in this report.

Respectfully,


Robert I. LaGrange
Director

RIL:lk



NEW MEXICO FINANCIAL INSTITUTIONS DIVISION

725 ST. MICHAEL'S DRIVE
P.O. BOX 25101
SANTA FE, NEW MEXICO 87504

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BRUCE KING
GOVERNOR

JERRY MANZAGOL
SUPERINTENDENT

ROBERT I. LAGRANGE
DIRECTOR

MISSION STATEMENT

The mission of the Financial Institutions Division is to license and regulate financial entities within its jurisdiction to promote a sound financial and economic environment and safeguard consumer rights.

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HISTORICAL REVIEW

The First Annual Report of the State Banking Department was submitted in 1912, by authority under Section 3, Chapter 61, Laws of 1912. The individual submitting the report known as "The Traveling Auditor and Bank Examiner."

Listed below are the State Bank Examiners and Commissioners of Banking starting with the year 1915. The title of State Bank Examiner was changed to Commissioner of Banking in 1963 and to Director in 1978.

NAME	TITLE	TERM SERVED
R. H. Carter	State Bank Examiner	1915 - 1918
George H. Van Stone	" " "	1918 - 1920
James B. Read	" " "	1920 - 1923
Langdon B. Gregg	" " "	1923 - 1925
Woodlan P. Saunders	" " "	1925 - 1926
Lawrence A. Tamm	" " "	1926 - 1931
John Bingham	" " "	1931 - 1934
Woodlan P. Saunders	" " "	1934 - 1939
Nolan P. Walte	" " "	1939 - 1941
Woodlan P. Saunder	" " "	1941 - 1951
Alfred W. Kaune	" " "	1951 - 1954
Woodlan P. Saunder	" " "	1954 - 1955
Frank F. Weddington	" " "	1955 - 1960
Joseph B. Grant	" " "	1960 - 1961
Keith B. Moore	" " "	1961 - 1963
Arthur Atherton	Commissioner of Banking	1963 - 1963
W. J. Upton	" " "	1963 - 1967
Charles F. McConnell	" " "	1967 - 1968
Grant O. Brumlow	" " "	1968 - 1970
S. L. Sanders	" " "	1970 - 1971
Roy W. Davidson	" " "	1971 - 1975
Herbert H. Hughs	" " "	1975 - 1977
Arthur L. Ortiz	" " "	1977 - 1981
A. M. Swarthout	Director	1981 - 1983
Richard C. Bosson	"	1983 - 1984
Mary M. McInerny	"	1984 - 1986
James W. Stretz	"	1986 - 1988
Kenneth J. Carson, Jr.	"	1988 - 1993
Robert I. LaGrange	"	1993-present

FINANCIAL INSTITUTIONS

DIVISION ROSTER

Administrative Staff

Robert I. LaGrange	Director
Janis K. Rutschman	Deputy Director
David C. Post	Chief Examiner
Isaac J. Montoya	Examiner/Supervisor
Terry Edwards	Examiner/Supervisor
Loretta M. King	Administrator

Support Staff

Dolores Herrera	Secretary
Rose Padilla	Secretary
Veronica Woodson	Secretary

Examiner Staff

Arthur Gonzales	Bank Examiner, Supervisor
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Ellen Dueweke	Marlene McClintock
John Gatchel	Richard Newberry
Jeff Hagemann	Francis Page
Elizabeth King	Thomas Payne
Robert Mannel	George Romero
James Moreno	John Robinson
Charles McVey	

ACTIVITY CONDUCTED BY FINANCIAL INSTITUTIONS DIVISION

ACTIVITY CONDUCTED:

	<u>12/31/92</u>	<u>12/31/93</u>	<u>Difference</u>
INVESTIGATIONS	20	64	44
- Escrow Companies	0	0	0
- New Banks	1	2	1
- New Bank Branches & Relocations	0	8	8
- New Savings & Loan Assocs.	0	0	0
- New Small Loan Companies	13	51	38
- Credit Unions	0	1	1
- Collection Agencies	0	2	2
- Cemeteries & Mausoleums	3	0	-3
- Registered Mortgage Loan Companies	0	0	0
HEARINGS	19	11	-8
- Escrow Companies	0	0	0
- Banks	0	0	0
- Bank Branches	0	0	0
- Savings & Loan Assocs.	0	0	0
- Small Loan Companies	19	10	-9
- Credit Unions	0	0	0
- Collection Agencies	0	0	0
- Registered Mortgage Loan Companies	0	1	1
RENEWALS	1927	1486	-441
- Escrow Companies	20	21	1
- Small Loan Companies	129	143	14
- Motor Vehicle Sales Finance Co.	125	141	16
- Collection Agency License	31	83	52
- Manager's License	92	100	8
- Solicitor's Certificates	245	*0	*
- Money Order Principal	25	22	-3
- Money Order Agent	1166	810	-356
- Endowed Care Cemetery or Mausoleum	23	21	-2
- Registered Mortgage Loan Company	5	6	1
- Exempt Mortgage Loan Company (Annual)	66	139	73

*Change in law - no longer license money order solicitors

ACTIVITY CONDUCTED BY FINANCIAL INSTITUTIONS DIVISION

ACTIVITY CONDUCTED:

	<u>12/31/92</u>	<u>12/31/93</u>	<u>Difference</u>
EXAMINATIONS:	375	171	-204
Escrow Companies	21	19	-2
Banks	57	62	5
Savings & Loan Associations	1	0	-1
Small Loan Companies	35	28	-7
Credit Unions	24	25	1
Collection Agencies	24	28	4
Trust Companies	4	5	1
Registered Mortgage Loan Companies	5	4	-1
CHARTERS, PERMITS, CERTIFICATES OR LICENSES :	596	442	-154
New Escrow Company	0	1	1
New Banks & Conversion	1	3	2
New Bank Branches	4	4	0
New ATM Permits	0	7	7
New Certificate of Merger	0	3	3
New Savings & Loan Associations	0	0	0
New Small Loan Companies	19	54	35
New Motor Vehicle Sales Finance Co.	19	19	0
New Credit Unions	0	0	0
New Collection Agencies	24	14	-10
New Manager for Collection Agency	30	16	-14
New Solicitors	347	65	-282
New Money Order Principal	2	1	-1
New Money Order Agent	100	132	32
New Endowed Care Cemeteries & Mausoleums	1	1	0
New Trust Company	0	1	1
New Registered Mortgage Loan Co.	2	3	-1
New Exempt Mortgage Loan Company	47	118	71
New Loan Production Office	0	0	0

*New Solicitors before the change in the law.

ACTIVITY CONDUCTED BY FINANCIAL INSTITUTIONS DIVISION

ACTIVITY CONDUCTED:

	<u>12/31/92</u>	<u>12/31/93</u>	<u>Difference</u>
CONSUMER COMPLAINTS	108	250	142
- Banks	23	70	47
- Escrow Companies	23	10	-13
- Small Loan Licenses	13	14	1
- Motor Vehicle Sales	3	5	2
- Mortgage Loan Companies	20	99	79
- Travelers Checks/Money Orders	0	0	0
- Loan Production Office	0	0	0
- Savings & Loan Associations	5	1	-4
- Collection Agencies	19	29	10
- Receiverships	0	0	0
- Trust Companies	2	2	0
- Credit Unions	20	17	-3
- Endowed Care Cemeteries	0	3	3

INSTITUTIONS REGULATED BY FINANCIAL INSTITUTIONS DIVISION:

	<u>12/31/92</u>	<u>12/31/93</u>
State-chartered Banks	48	49
State-chartered S & L Assoc.	1	1
Small Loan Companies	141	131
Motor Vehicle Sales Finance	148	156
Credit Unions	27	26
Collection Agencies	105	97
Collection Agency Manager's License	135	151
Solicitors Certificates	714	N/A
Repossessor's Certificates	25	20
Money Order Principal	24	23
Money Order Agents	1636	866
Endowed Care Cemeteries	22	22
Registered Mortgage Loan Companies	7	89
Exempt Mortgage Loan Companies	187	350
Escrow Companies	27	22
Trust Companies		
(includes bank departments)	10	10
Loan Production Offices	4	2

BANK HOLIDAYS - 1994 - NEW MEXICO

New Year's Day	Friday, December 31, 1993 Saturday, January 1, 1994
Martin L. King Jr.'s Birthday	Monday, January 17, 1994 (3rd Monday in January)
President's Day	Monday, February 21, 1994 (3rd Monday in February)
Memorial Day	Monday, May 30, 1994 (Day recognized by Federal Reserve Banks)
Independence Day	Monday, July 4, 1994
Labor Day	Monday, September 5, 1994 (1st Monday in September)
Columbus Day	Monday, October 10, 1994 (2nd Monday in October)
Armistice and Veteran's Day	Friday, November 11, 1994
Thanksgiving Day	Thursday, November 24, 1994 (4th Thursday in November)
Christmas Day	Monday, December 26, 1994
New Year's Day	Monday, January 2, 1995

In accordance with Section 58-5-7 NMSA 1978.

**FINANCIAL INSTITUTIONS DIVISION
REVENUES AND EXPENDITURES**

Listed below are Revenues and Expenditures of the Financial Institutions Division for the 80th Fiscal Year (July 1, 1991 through June 30, 1992) and the 81st Fiscal Year (July 1, 1992 through June 30, 1993).

Revenues

SOURCE	<u>80th Fiscal Year</u>	<u>81st Fiscal Year</u>
Banks	\$818,915.00	\$857,228.00
Collection Agencies	41,093.00	53,235.00
Motor Vehicle Sales Finance	65,375.00	68,325.50
Small Loans	102,355.64	133,415.10
Endowed Care Cemeteries	1,348.16	1,000.00
Money Orders	35,907.50	25,025.00
Credit Unions	88,209.23	90,954.89
Mortgage Loan Co. & Exemptions	50,850.00	60,850.00
Escrow Companies & Exemptions	9,060.00	10,360.00
Trust Examinations	4,650.00	1,500.00
Savings & Loan Associations	-0-	-0-
Other	1,036.05	1,019.37
TOTAL REVENUE	\$1,218,799.58	\$1,302,912.86

Expenditures

SOURCE:

Personnel Services	\$619,645.70	\$640,240.43
Employee Benefits	190,827.07	202,033.93
Travel	88,698.84	92,695.70
Maintenance/Repairs	5,621.82	3,943.15
Supplies/Materials	8,242.28	8,698.01
Contractual Services	-0-	-0-
Other Operating Costs	68,973.93	80,379.42
Capital Outlay	11,741.00	10,674.00
Out-of-State Travel	17,342.57	13,671.82
TOTAL EXPENDITURES	\$1,011,093.21	\$1,052,336.46

Difference:	\$ 207,706.37	\$ 250,576.40
-------------	---------------	---------------

STATE CHARTERED BANKS

State banking data consists of Reports of Condition for individual banks; Consolidated Reports of Condition and Income for all state banks; and graphs of Total Assets and Total Earning Assets, Equity Capital and Reserve for Loan Loss, Interest Income and Net Interest Income, and Net Income Before and After Tax. A Consolidated report of Condition for national banks in the state is also included.

There are 49 banks at year-end, an increase from 48 at the end of 1992. One state bank was lost due to acquisition of its assets and liabilities by another state bank. A national bank converted to a state charter during the year, and a bank was chartered under the new Consumer Credit Bank Act. Total Assets in state banks increased 6.7 percent over the previous year-end. In addition to normal growth, total assets increased due to the merger of a national bank into a state bank.

The overall condition of state banks remains sound. Equity capital increased by 4.3 percent; however, the ratio of capital to assets declined slightly, from 9.05 percent at year-end 1992 to 8.86 percent, due to asset growth exceeding capital growth. Banks reported high earnings for a second year. The Return on Assets ("ROA") for the year is 1.11 percent, which compares favorably with the 0.96 percent in 1992 not including nonrecurring gains on the sale of investment securities. Since securities gains did not contribute significantly to 1993 income, the 1.11 percent ROA reflects an improvement in income from basic banking services. Improved earnings came from reduced cost of funds and lower loan-loss provisioning. Lower loan-loss provisioning also reflects improved asset quality, as does a 53 percent reduction in Other Real Estate Owned.

The Financial Institutions Division expects an interesting and volatile year in 1994, as the effects of the nationwide trend towards bank consolidation begins to be experienced more dramatically in the State of New Mexico.

NEW MEXICO STATE BANKS

TOTAL ASSETS

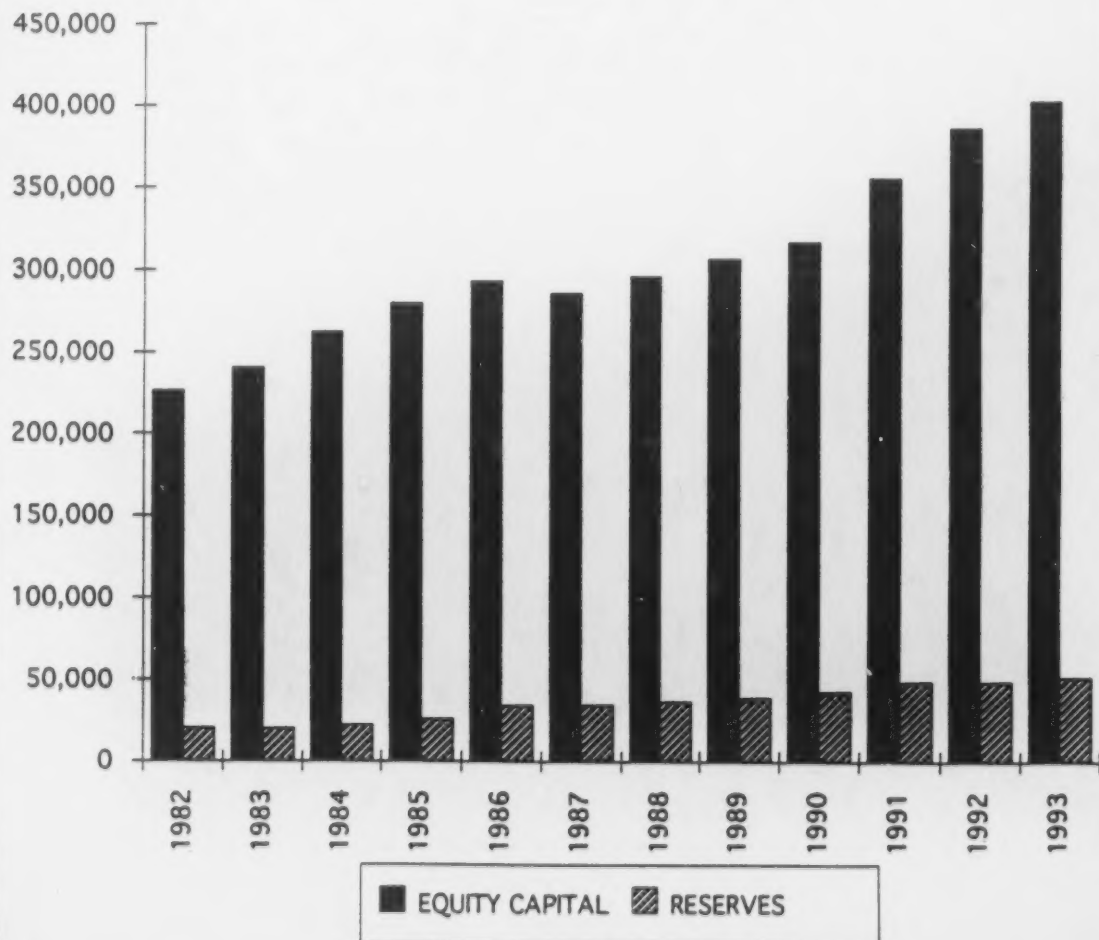
TOTAL EARNING ASSETS

(000's)



NEW MEXICO STATE BANKS

EQUITY CAPITAL
RESERVE FOR LOAN LOSS
(000's)

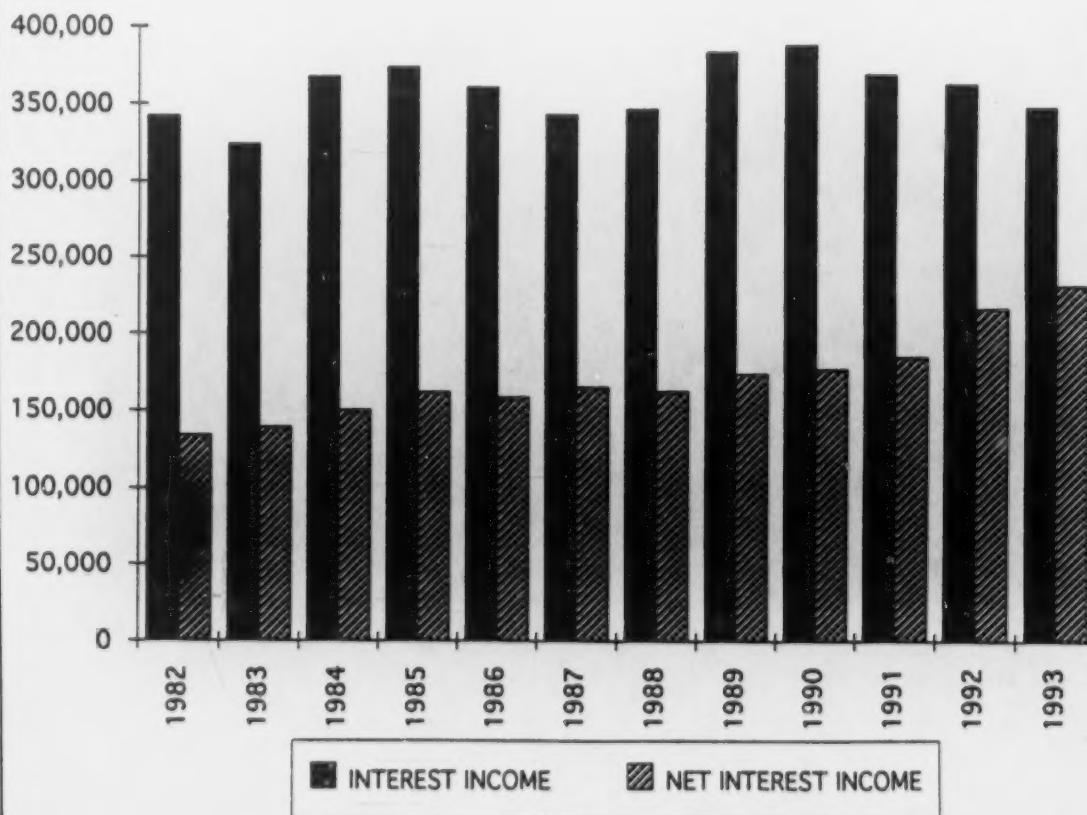


NEW MEXICO STATE BANKS

INTEREST INCOME

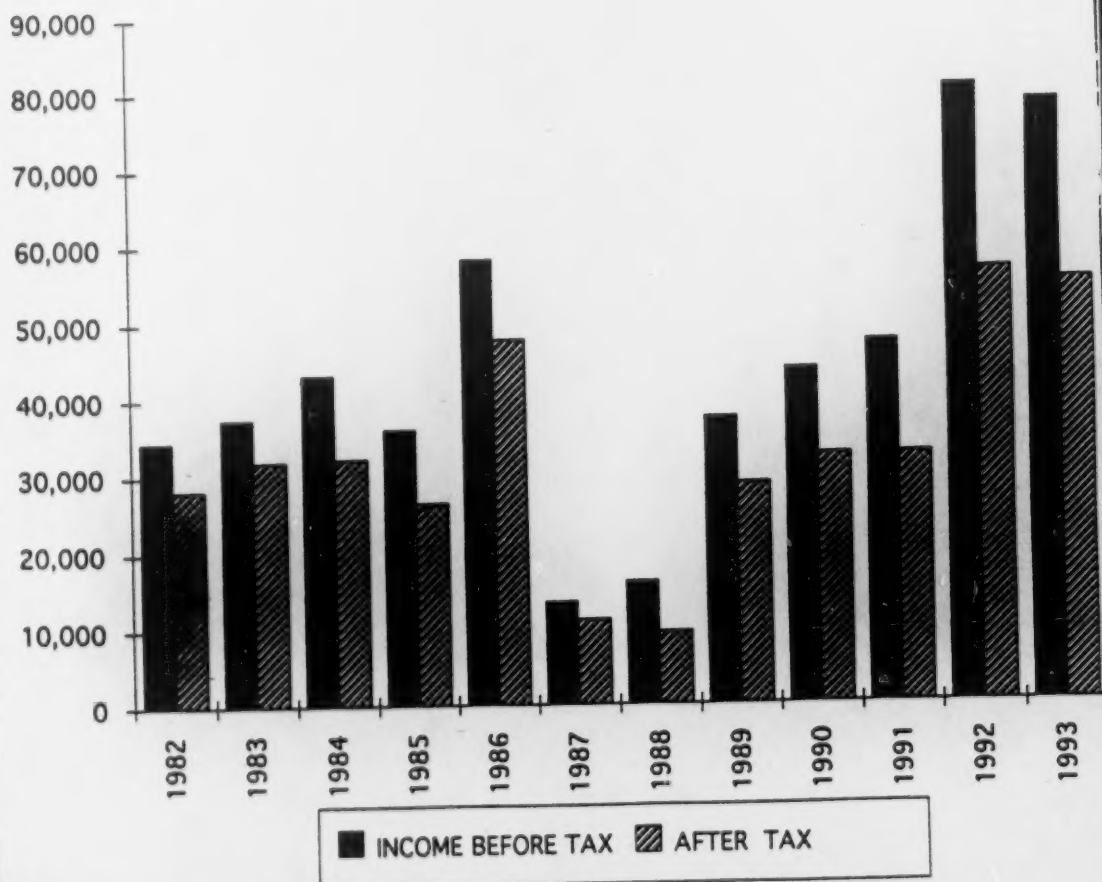
NET INTEREST INCOME

(000's)



NEW MEXICO STATE BANKS

NET INCOME
BEFORE TAX
AFTER TAX
(000's)



IMPORTANT STATE BANKING EVENTS, 1993

ACQUISITIONS:

March 5, 1993

Peoples Bank, Taos purchased two Taos branches of **First National Bank, Albuquerque.**

March 16, 1993

First Bank, Santa Fe was acquired by investors.

March 25, 1993

United New Mexico Financial Corporation, the holding company for **United New Mexico Banks**, was acquired by **First United Bank Group, Inc., Albuquerque.**

August 27, 1993

Assets and liabilities of **FirstBank, Farmington** were acquired by **Bank of the Southwest, Truth or Consequences.**

BRANCH OPENINGS:

March 4, 1993

United New Mexico Bank, Albuquerque
4100 Osuna Blvd., Albuquerque

April 19, 1993

United New Mexico Bank, Albuquerque
770 St. Michaels Drive, Santa Fe

United New Mexico Bank, Albuquerque
1040 Paseo de Peralta, Santa Fe

September 28, 1993

Bank of Las Vegas, Las Vegas
610 Mountain View Drive, Las Vegas

IMPORTANT STATE BANKING EVENTS, 1993

BRANCH CLOSURES:

February 23, 1993

**United New Mexico Bank, Roswell
West Second Street Branch, Roswell**

March 14, 1993

**Sunwest Bank of Grant County, Silver City
208 W. Broadway, Silver City**

June 30, 1993

**Citizens Bank of Las Cruces, Las Cruces
1743 E. University Ave., Las Cruces**

July 2, 1993

**Citizens Bank of Las Cruces, Las Cruces
225 E. Idaho Ave., Las Cruces**

BRANCH RELOCATIONS:

June 30, 1993

**United New Mexico Bank, Albuquerque
From: 6301 Central, Albuquerque
To: 550 San Mateo Blvd., SE, Albuquerque**

August 23, 1993

**McFarland Brothers Bank, Tucumcari
Branch From: 102 East Main, Tucumcari
Branch To: 1st and Martinez, Logan
Main Office From: 1st and Martinez, Logan
Main Office To: 102 East Main, Tucumcari**

September 28, 1993

**United New Mexico Bank, Albuquerque
From: 1025 Camino del Pueblo, Bernalillo
To: 239 Highway 44, Bernalillo**

October 21, 1993

**United New Mexico Bank, Albuquerque
From: 1312 Eubank Blvd., NE, Albuquerque
2801 Juan Tabo, NW, Albuquerque
To: 1800 Eubank Blvd., NE, Albuquerque**

IMPORTANT STATE BANKING EVENTS, 1993

CONVERSIONS:

December 1, 1993

First Sierra National Bank, Truth or Consequences converted to a State charter and was renamed **First Sierra Bank**.

MERGERS:

March 31, 1993

United New Mexico Bank, Santa Fe merged with **United New Mexico Bank**, Albuquerque. **United New Mexico Bank**, Albuquerque is the resulting bank.

May 2, 1993

BBS Interim Bank, Socorro merged with **First State Bank**, Socorro. **First State Bank**, Socorro is the resulting bank.

NAME CHANGES:

March 5, 1993

Old: Western Bank, Taos
New: **Peoples Bank**, Taos

March 29, 1993

Old: United New Mexico Bank at Lea County
United New Mexico Bank at Mimbres Valley
United New Mexico Bank at Vaughn
United New Mexico Bank at Roswell
United New Mexico Bank at Carlsbad
United New Mexico Bank at Alamogordo
United New Mexico Bank at Albuquerque
United New Mexico Bank at Gallup

New: **United New Mexico Bank**.

August 10, 1993

Old: Bank of Los Alamos, Los Alamos
New: **Mountain Community Bank**, Los Alamos

October 18, 1993

Old: First Bank, Santa Fe
New: **First State Bank of Santa Fe**, Santa Fe

IMPORTANT STATE BANKING EVENTS, 1993

NEW BANKS CHARTERED:

April 30, 1993

BBS Interim Bank, Socorro

November 11, 1993

Boatmen's Credit Card Bank, Albuquerque

NEW REMOTE FINANCIAL SERVICE UNITS:

February 19, 1993

United New Mexico Bank, Albuquerque
I-25 and Tramway Blvd., Albuquerque

June 30, 1993

Citizens Bank, Farmington
801 West Maple, Farmington

July 28, 1993

Sunwest Bank of Grant County, Silver City
3031 Highway 180 East, Silver City

September 16, 1993

Sunwest Bank, Gallup
1308 W. Metro Ave., Gallup
October 26, 1993

October 26, 1993

Sunwest Bank, Farmington
4500 E. Main, Farmington

Sunwest Bank, Farmington
4600 E. Main, Farmington

RELOCATED REMOTE FINANCIAL SERVICE UNITS:

July 28, 1993

The Bank of New Mexico, Albuquerque
From: 2603 Hot Springs Blvd., Las Vegas
To: 855 Clayton Road, Raton

IMPORTANT STATE BANKING EVENTS, 1993

TRUST COMPANY APPROVAL:

December 10, 1993

First Financial Trust Company
8100 Mountain Rd., NE, Suite 200
Albuquerque

COMPARATIVE CONSOLIDATED
REPORT OF CONDITION
STATE BANKS

BANKS REPORTING:	12/31/92 48	12/31/93 49	% OF CHANGE
ASSETS			
Cash and Balances Due from Depository Institutions:			
Non-interest Bearings Balances.....	259,659	294,433	13.4
Interest Bearing Balances.....	23,194	34,117	47.1
Securities.....			
Held-to-maturity securities	1,588,240	1,736,046	9.3
Available-for-sale securities	0	0	.0
Federal Funds Sold.....	225,739	257,444	14.0
Sec. Purch'd Under Agreements to Resell.	10,000	0	100.0-
Loans & Leases Financing Receivables:			
Loans & Leases, Total.....	2,483,604	2,624,648	5.7
Less: Allowance for Loan & Lease Losses.....	49,144	51,863	5.5
Loans & Leases, Net of Unearned Income Allowance & Reserve.....	2,434,460	2,572,785	5.7
Assets Held in Trading Accounts.....	7,053	2,105	70.2-
Premises and Fixed Assets.....	115,293	121,981	5.8
Other Real Estate Owned	61,877	28,887	53.3-
Investments in Unconsolidated Subsid....	2,018	2,119	5.0
Customer's Liab. Acceptances Outstanding	0	0	.0
Intangible Assets.....	16,900	15,399	8.9-
Other Assets.....	71,895	74,263	3.3
Total Assets	4,816,328	5,139,579	6.7
Losses Deferred	0	0	.0
TOTAL ASSETS AND LOSSES DEFERRED	4,816,328	5,139,579	6.7
LIABILITIES			
Deposits (In Domestic Offices).....	4,299,925	4,541,243	5.6
Non-interest Bearing.....	769,276	872,412	13.4
Interest Bearing.....	3,530,649	3,668,831	3.9
Federal Funds Purchased.....	14,518	17,952	23.7
Sec. Sold Under Agreement to Repurchase.	68,726	107,330	56.2
Demand Notes Issued to the U.S. Treasury	849	1,253	47.6
Trading liabilities	0	0	.0
Other Borrowed Money.....			
With original maturity 1 year or less	12,408	40,974	230.2
With original maturity over 1 year	0	0	.0
Mortgage Indebtedness & Obligations			
Under Capital Leases.....	3,788	3,108	18.0-
Notes & Debentures Subordinated to			
Deposits.....	0	0	.0
Other Liabilities.....	29,006	24,096	16.9-
TOTAL LIABILITIES	4,429,220	4,735,956	6.9
EQUITY CAPITAL			
Perpetual Preferred Stock.....	101	100	1.0-
Common Stock.....	78,422	85,846	9.5

COMPARATIVE CONSOLIDATED
REPORT OF CONDITION
STATE BANKS

BANKS REPORTING:	12/31/92 48	12/31/93 49	% OF CHANGE
Surplus.....	203,318	209,938	3.3
Undivided Profits & Capital Reserves....	105,281	107,140	1.8
Net unrealized holding gains (losses)	0	0	.0
Total Equity Capital.....	387,108	403,623	4.3
Losses Deferred.....	0	0	.0
TOTAL LIAB., EQUITY CAPITAL & LOSSES DEF	4,816,328	5,139,579	6.7

COMPARATIVE CONSOLIDATED
REPORT OF INCOME
STATE BANKS

	12/31/92 48	12/31/93 49	% OF CHANGE
BANKS REPORTING:			
INTEREST INCOME:			
Interest and fee income on Loans.....	253,498	247,507	2.4-
Income lease financing receivables...	3,135	3,764	20.1
Interest income on balances due from depository institutions.....	1,545	852	44.9-
Interest and dividend income on securities.....	95,638	89,362	6.6-
Interest income from assets held in trading accounts.....	414	19	95.4-
Interest income on federal funds sold and securities purchased under agreements to resell.....	9,570	7,083	26.0-
TOTAL INTEREST INCOME.....	363,800	348,587	4.2-
INTEREST EXPENSE:			
Interest on deposits.....	143,806	112,802	21.6-
Expense of federal funds purchased and securities sold under agreements to repurchase.....	2,284	2,438	6.7
Interest on demand notes issued to U.S. Treasury and on other borrowed money.....	343	1,252	265.0
Interest on mortgage indebtedness and obligations under capitalized leases. Interest on subordinated notes and debentures.....	473	393	16.9-
	0	0	.0
TOTAL INTEREST EXPENSE.....	146,906	116,885	20.4-
NET INTEREST INCOME.....	216,894	231,702	6.8
Provisions.....	20,886	11,743	43.8-
Noninterest income.....	51,815	51,553	.5-
Gains(losses) on securities not held in trading accounts.....	11,481	1,101	90.4-
Noninterest expense.....	178,803	194,134	8.6
Income(loss) before income taxes and extraordinary items & other adjustments.	80,501	78,479	2.5-
Applicable income taxes.....	25,198	24,776	1.7-
Income(loss) before extraordinary items and other adjustments.....	55,303	53,703	2.9-
Extraordinary items & other adjustments.	1,184	2,320	95.9
Extraordinary items and other adjustments, net of income taxes.....	1,184	1,572	32.8
NET INCOME(LOSS).....	56,487	55,275	2.1-

COMPARATIVE CONSOLIDATED
REPORT OF CONDITION
COMBINED BANKS

BANKS REPORTING:	12/31/92 83	12/31/93 83	% OF CHANGE
ASSETS			
Cash and Balances Due from Depository Institutions:			
Non-interest Bearings Balances.....	693,728	801,872	15.6
Interest Bearing Balances.....	75,482	97,234	28.8
Securities.....			
Held-to-maturity securities	4,044,548	4,304,311	6.4
Available-for-sale securities	0	0	.0
Federal Funds Sold.....	839,084	855,541	2.0
Sec. Purch'd Under Agreements to Resell.	18,469	981	94.7-
Loans & Leases Financing Receivables:			
Loans & Leases, Total.....	6,239,651	6,316,212	1.2
Less: Allowance for Loan & Lease Losses.....	154,962	156,319	.9
Loans & Leases, Net of Unearned Income Allowance & Reserve.....	6,083,554	6,159,893	1.3
Assets Held in Trading Accounts.....	7,053	2,105	70.2-
Premises and Fixed Assets.....	242,852	249,543	2.8
Other Real Estate Owned	130,974	57,055	56.4-
Investments in Unconsolidated Subsid....	2,255	2,335	3.5
Customer's Liab. Acceptances Outstanding	487	420	13.8-
Intangible Assets.....	23,668	22,685	4.2-
Other Assets.....	231,170	243,310	5.3
Total Assets	12,393,324	12,797,285	3.3
Losses Deferred	0	0	.0
TOTAL ASSETS AND LOSSES DEFERRED	12,393,324	12,797,285	3.3
LIABILITIES			
Deposits (In Domestic Offices).....	10,905,603	11,148,007	2.2
Non-interest Bearing.....	1,852,910	2,114,890	14.1
Interest Bearing.....	9,052,693	9,033,117	.2-
Federal Funds Purchased.....	135,513	138,255	2.0
Sec. Sold Under Agreement to Repurchase.	261,598	326,221	24.7
Demand Notes Issued to the U.S. Treasury	36,194	14,256	60.6-
Trading liabilities	0	0	.0
Other Borrowed Money.....			
With original maturity 1 year or less	25,881	74,578	188.2
With original maturity over 1 year	0	0	.0
Mortgage Indebtedness & Obligations			
Under Capital Leases.....	4,469	3,147	29.6-
Notes & Debentures Subordinated to			
Deposits.....	1,222	0	100.0-
Other Liabilities.....	74,262	83,248	12.1
TOTAL LIABILITIES	11,445,229	11,788,132	3.0
EQUITY CAPITAL			
Perpetual Preferred Stock.....	101	100	1.0-
Common Stock.....	210,628	220,655	4.8

COMPARATIVE CONSOLIDATED
REPORT OF CONDITION
COMBINED BANKS

BANKS REPORTING:	12/31/92 83	12/31/93 83	% OF CHANGE
Surplus.....	380,587	387,849	1.9
Undivided Profits & Capital Reserves....	357,106	397,628	11.3
Net unrealized holding gains (losses)	0	0	.0
Total Equity Capital.....	948,095	1,009,153	6.4
Losses Deferred.....	0	0	.0
TOTAL LIAB., EQUITY CAPITAL & LOSSES DEF	12,393,324	12,797,285	3.3

**COMPARISON OF NUMBER AND RESOURCES OF
NEW MEXICO STATE BANKS - 1950 to 1993**

YEAR	NUMBER OF BANKS	RESOURCES
1950	25	\$ 104,442,318.49
1951	25	119,203,127.72
1952	25	130,298,721.51
1953	26	136,428,744.46
1954	27	148,296,234.27
1955	26	157,539,009.87
1956	26	183,064,750.67
1957	26	194,096,760.82
1958	26	210,911,387.80
1959	25	228,956,833.31
1960	26	234,451,389.36
1961	28	258,388,992.65
1962	31	275,654,800.66
1963	31	309,329,040.57
1964	30	318,227,037.71
1965	30	331,754,713.07
1966	30	351,910,116.20
1967	30	393,985,810.89
1968	31	458,811,510.21
1969	32	511,006,001.47
1970	33	589,486,098.50
1971	38	705,573,508.98
1972	38	875,354,829.01
1973	42	1,024,517,159.91
1974	44	1,135,083,280.67
1975	44	1,270,042,326.52
1976	44	1,401,962,000.00
1977	45	1,631,442,000.00
1978	46	1,918,913,000.00
1979	49	2,128,954,000.00
1980	49	2,428,431,000.00
1981	48	2,677,073,000.00
1982	51	3,033,396,000.00
1983	51	3,135,590,000.00
1984	51	3,373,234,000.00
1985	51	3,708,376,000.00
1986	52	3,995,388,000.00
1987	52	3,848,889,000.00
1988	52	3,907,677,000.00
1989	52	4,090,412,000.00
1990	50	4,165,081,000.00
1991	47	4,541,692,000.00
1992	48	4,815,751,000.00
1993	49	5,139,579,000.00

December 31, 1993

United New Mexico Bank
1109 New York
P.O. Drawer 638
Alamogordo, Otero, NM 88311-0638

Charter #/Date: 105/ 5- 2-1912 # of Branch Offices: 4
Telephone #: 505-437-6010 FAX#: 505-437-8112

Chief Executive Officer: R.B. Holmes
President.....: R.B. Holmes

ASSETS

Cash and Due from Banks.....	8,358
Investment Securities.....	40,264
Federal Funds Sold/Securities Purchased.....	0
Total Loans.....	29,209
Less: Allowance/Risk Reserve.....	755
Net Loans.....	28,454
Net Premises.....	2,825
Other Real Estate.....	81
Other Assets.....	1,740
TOTAL ASSETS.....	81,722

LIABILITIES

Total Deposits.....	73,308
Federal Funds Purchased and Borrowings.....	3,183
Subordinated Debt.....	0
Other Liabilities.....	286
TOTAL LIABILITIES.....	76,777
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	4,945
TOTAL LIABILITIES AND CAPITAL.....	81,722

No. of Shares Issued: 125,000

December 31, 1993

WESTERN BANK
9th & Maryland
P.O. Box 1709
Alamogordo, Otero, NM 88310

Charter #/Date: 303/12- 1-1976 # of Branch Offices: 0

Telephone #: 505-434-1700 FAX#: 505-434-6689

Chairman.....: Quinton Daniel
Chief Executive Officer: Don Kidd
President.....: Don Kidd

ASSETS

Cash and Due from Banks.....	1,877
Investment Securities.....	12,034
Federal Funds Sold/Securities Purchased.....	450
Total Loans.....	35,802
Less: Allowance/Risk Reserve.....	585
Net Loans.....	35,217
Net Premises.....	1,958
Other Real Estate.....	1,064
Other Assets.....	918
TOTAL ASSETS.....	53,518

LIABILITIES

Total Deposits.....	41,722
Federal Funds Purchased and Borrowings.....	5,378
Subordinated Debt.....	0
Other Liabilities.....	267
TOTAL LIABILITIES.....	47,367
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	6,151
TOTAL LIABILITIES AND CAPITAL.....	53,518

No. of Shares Issued: 66,700

December 31, 1993

Boatmen's Credit Card Bank
(In Organization)
1008 Coal Ave., S.E.
Albuquerque, Bernalillo, NM 87125

Charter #/Date: 451/11-22-1993 # of Branch Offices: 0

Telephone #: 000-000-0000

Chairman.....: Norman J. Tice
Chief Executive Officer: Norman J. Tice
President.....: James J. Ahearn

ASSETS

Cash and Due from Banks.....	8,838
Investment Securities.....	0
Federal Funds Sold/Securities Purchased.....	0
Total Loans.....	0
Less: Allowance/Risk Reserve.....	0
Net Loans.....	0
Net Premises.....	0
Other Real Estate.....	0
Other Assets.....	0
TOTAL ASSETS.....	8,838

LIABILITIES

Total Deposits.....	0
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	0
TOTAL LIABILITIES.....	0
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	8,838
TOTAL LIABILITIES AND CAPITAL.....	8,838

No. of Shares Issued: 0

December 31, 1993

The Bank of New Mexico
225 Gold Avenue, SW
P.O. Box 947
Albuquerque, Bernalillo, NM 87103

Charter #/Date: 247/ 1- 1-1974 # of Branch Offices: 17

Telephone #: 505-765-1800 FAX#: 505-765-1814

Chief Executive Officer: George L. Clark
President.....: George L. Clark

ASSETS

Cash and Due from Banks.....	11,430
Investment Securities.....	85,985
Federal Funds Sold/Securities Purchased.....	9,060
Total Loans.....	119,023
Less: Allowance/Risk Reserve.....	2,051
Net Loans.....	116,972
Net Premises.....	5,804
Other Real Estate.....	211
Other Assets.....	2,398
TOTAL ASSETS.....	231,860

LIABILITIES

Total Deposits.....	210,984
Federal Funds Purchased and Borrowings.....	2,994
Subordinated Debt.....	0
Other Liabilities.....	1,915
TOTAL LIABILITIES.....	215,893
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	15,967
TOTAL LIABILITIES AND CAPITAL.....	231,860

No. of Shares Issued: 90,748

December 31, 1993

United New Mexico Bank
200 Lomas Blvd., NW
P.O. Box 1081
Albuquerque, Bernalillo, NM 87103

Charter #/Date: 52/11- 5-1962 # of Branch Offices: 28
Telephone #: 505-765-5000 FAX#: 505-765-5047

Chairman.....: Larry D. Willard
Chief Executive Officer: Larry D. Willard
President.....: Robert A. Jung, II

ASSETS

Cash and Due from Banks.....	51,995
Investment Securities.....	285,358
Federal Funds Sold/Securities Purchased.....	51,600
Total Loans.....	593,966
Less: Allowance/Risk Reserve.....	7,889
Net Loans.....	586,077
Net Premises.....	34,814
Other Real Estate.....	3,053
Other Assets.....	31,552
TOTAL ASSETS.....	1,044,449

LIABILITIES

Total Deposits.....	882,247
Federal Funds Purchased and Borrowings.....	86,046
Subordinated Debt.....	0
Other Liabilities.....	5,012
TOTAL LIABILITIES.....	973,305
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	71,144
TOTAL LIABILITIES AND CAPITAL.....	1,044,449

No. of Shares Issued: 800,000

December 31, 1993

WESTERN BANK
505 Marquette NW
P.O. Box 26144
Albuquerque, Bernalillo, NM 87102-6144

Charter #/Date: 78/12-18-1970 # of Branch Offices: 7
Telephone #: 505-888-9000 FAX#: 505-888-9021

Chairman.....: William T. Fietz
Chief Executive Officer: William T. Fietz
President.....: Donald R. Holmes

ASSETS

Cash and Due from Banks.....	9,324
Investment Securities.....	35,712
Federal Funds Sold/Securities Purchased.....	18,125
Total Loans.....	96,940
Less: Allowance/Risk Reserve.....	1,726
Net Loans.....	95,214
Net Premises.....	2,263
Other Real Estate.....	368
Other Assets.....	4,089
TOTAL ASSETS.....	165,095

LIABILITIES

Total Deposits.....	149,358
Federal Funds Purchased and Borrowings.....	1,250
Subordinated Debt.....	0
Other Liabilities.....	990
TOTAL LIABILITIES.....	151,598
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	13,497
TOTAL LIABILITIES AND CAPITAL.....	165,095

No. of Shares Issued: 289,400

December 31, 1993

Western Bank, Artesia, New Mexico
201 South 4th St.
P.O. Drawer 500
Artesia, Eddy, NM 88210

Charter #/Date: 198/ 8- 2-1948 # of Branch Offices: 0

Telephone #: 505-748-1345 FAX#: 505-746-4583

Chief Executive Officer: William M. Dampeer
President.....: William M. Dampeer

ASSETS

Cash and Due from Banks.....	8,687
Investment Securities.....	19,614
Federal Funds Sold/Securities Purchased.....	6,085
Total Loans.....	36,228
Less: Allowance/Risk Reserve.....	661
Net Loans.....	35,567
Net Premises.....	370
Other Real Estate.....	70
Other Assets.....	954
TOTAL ASSETS.....	71,347

LIABILITIES

Total Deposits.....	64,799
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	150
TOTAL LIABILITIES.....	64,949
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	6,398
TOTAL LIABILITIES AND CAPITAL.....	71,347

No. of Shares Issued: 50

December 31, 1993

Ranchers State Bank
620 W. Reinken
P.O. Box 545
Belen, Valencia, NM 87002

Charter #/Date: 231/10-25-1960 # of Branch Offices: 4
Telephone #: 505-864-4487 FAX#: 505-864-4494

Chairman.....: Henry Jaramillo, Jr.
Chief Executive Officer: Henry Jaramillo, Jr.
President.....: Henry Jaramillo, Jr.

ASSETS

Cash and Due from Banks.....	4,280
Investment Securities.....	28,436
Federal Funds Sold/Securities Purchased.....	13,400
Total Loans.....	31,434
Less: Allowance/Risk Reserve.....	588
Net Loans.....	30,846
Net Premises.....	2,236
Other Real Estate.....	674
Other Assets.....	1,101
TOTAL ASSETS.....	80,973

LIABILITIES

Total Deposits.....	71,924
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	130
TOTAL LIABILITIES.....	72,054
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	8,919
TOTAL LIABILITIES AND CAPITAL.....	80,973

No. of Shares Issued: 14,000

December 31, 1993

THE BANK OF BELEN
19339 Highway 85
Post Office Box 105
Belen, Valencia, NM 87002

Charter #/Date: 87/ 3- 6-1992 # of Branch Offices: 0

Telephone #: 505-864-3301

FAX#: 505-864-2223

Chairman.....: William L. Giron
President.....: Kenneth J. Carson, Jr.

ASSETS

Cash and Due from Banks.....	1,074
Investment Securities.....	1,642
Federal Funds Sold/Securities Purchased.....	1,220
Total Loans.....	8,259
Less: Allowance/Risk Reserve.....	96
Net Loans.....	8,163
Net Premises.....	285
Other Real Estate.....	0
Other Assets.....	163
TOTAL ASSETS.....	12,547

LIABILITIES

Total Deposits.....	10,604
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	91
TOTAL LIABILITIES.....	10,695
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	1,852
TOTAL LIABILITIES AND CAPITAL.....	12,547

No. of Shares Issued: 219,450

December 31, 1993

United New Mexico Bank
115 West Fox St.
P.O. Box 1689
Carlsbad, Eddy, NM 88220

Charter #/Date: 129/ 7-27-1935 # of Branch Offices: 3
Telephone #: 505-885-8869 FAX#: 505-885-4522

Chief Executive Officer: Jerry N. Jones
President.....: Jerry N. Jones

ASSETS

Cash and Due from Banks.....	8,138
Investment Securities.....	50,830
Federal Funds Sold/Securities Purchased.....	850
Total Loans.....	46,615
Less: Allowance/Risk Reserve.....	801
Net Loans.....	45,814
Net Premises.....	2,940
Other Real Estate.....	166
Other Assets.....	1,772
TOTAL ASSETS.....	110,510

LIABILITIES

Total Deposits.....	103,956
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	225
TOTAL LIABILITIES.....	104,181
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	6,329
TOTAL LIABILITIES AND CAPITAL.....	110,510

No. of Shares Issued: 8,750

December 31, 1993

WESTERN COMMERCE BANK
127 S. Canyon
P.O. Drawer 1358
Carlsbad, Eddy, NM 88220

Charter #/Date: 48/ 5- 1-1961 # of Branch Offices: 8
Telephone #: 505-887-6686 FAX#: 505-885-0529

Chairman.....: Don Kidd
Chief Executive Officer: Don Kidd
President.....: Don Kidd

ASSETS

Cash and Due from Banks.....	12,836
Investment Securities.....	60,357
Federal Funds Sold/Securities Purchased.....	2,305
Total Loans.....	126,014
Less: Allowance/Risk Reserve.....	3,877
Net Loans.....	122,137
Net Premises.....	3,672
Other Real Estate.....	1,926
Other Assets.....	3,881
TOTAL ASSETS.....	207,114

LIABILITIES

Total Deposits.....	167,157
Federal Funds Purchased and Borrowings.....	22,430
Subordinated Debt.....	0
Other Liabilities.....	687
TOTAL LIABILITIES.....	190,274
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	16,840
TOTAL LIABILITIES AND CAPITAL.....	207,114

No. of Shares Issued: 168,000

December 31, 1993

THE FARMERS AND STOCKMENS BANK

22 Maple St.
P.O. Box 488
Clayton, Union, NM 88415

Charter #/Date: 171/ 6-16-1920 # of Branch Offices: 1

Telephone #: 505-374-8301 FAX#: 505-374-8309

Chairman.....: W.L. Gibbs
Chief Executive Officer: Larry R. Fluhman
President.....: Larry R. Fluhman

ASSETS

Cash and Due from Banks.....	1,048
Investment Securities.....	6,418
Federal Funds Sold/Securities Purchased.....	9,800
Total Loans.....	23,145
Less: Allowance/Risk Reserve.....	471
Net Loans.....	22,674
Net Premises.....	1,461
Other Real Estate.....	132
Other Assets.....	875
TOTAL ASSETS.....	42,408

LIABILITIES

Total Deposits.....	36,206
Federal Funds Purchased and Borrowings.....	1,806
Subordinated Debt.....	0
Other Liabilities.....	274
TOTAL LIABILITIES.....	38,286
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	4,122
TOTAL LIABILITIES AND CAPITAL.....	42,408

No. of Shares Issued: 70,000

December 31, 1993

The Citizens Bank of Clovis
421 Pile
P.O. Box 1629
Clovis, Curry, NM 88101

Charter #/Date: 2/ 3- 4-1913 # of Branch Offices: 5
Telephone #: 505-769-1911 FAX#: 505-762-7259

Chief Executive Officer: Kent Carruthers
President.....: Kent Carruthers

ASSETS

Cash and Due from Banks.....	8,925
Investment Securities.....	41,086
Federal Funds Sold/Securities Purchased.....	6,750
Total Loans.....	75,563
Less: Allowance/Risk Reserve.....	3,100
Net Loans.....	72,463
Net Premises.....	1,139
Other Real Estate.....	9,245
Other Assets.....	2,250
TOTAL ASSETS.....	141,858

LIABILITIES

Total Deposits.....	124,848
Federal Funds Purchased and Borrowings.....	148
Subordinated Debt.....	0
Other Liabilities.....	223
TOTAL LIABILITIES.....	125,219
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	16,639
TOTAL LIABILITIES AND CAPITAL.....	141,858

No. of Shares Issued: 5,000

December 31, 1993

WESTERN BANK OF CLOVIS
901 Pile St.
P.O. Box 670
Clovis, Curry, NM 88101

Charter #/Date: 266/ 7-18-1974 # of Branch Offices: 0
Telephone #: 505-769-1975 FAX#: 505-762-1684

Chief Executive Officer: Don Kidd
President.....: Don Kidd

ASSETS

Cash and Due from Banks.....	1,261
Investment Securities.....	11,354
Federal Funds Sold/Securities Purchased.....	2,710
Total Loans.....	20,074
Less: Allowance/Risk Reserve.....	423
Net Loans.....	19,651
Net Premises.....	1,012
Other Real Estate.....	361
Other Assets.....	653
TOTAL ASSETS.....	37,002

LIABILITIES

Total Deposits.....	30,619
Federal Funds Purchased and Borrowings.....	2,748
Subordinated Debt.....	0
Other Liabilities.....	127
TOTAL LIABILITIES.....	33,494
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	3,508
TOTAL LIABILITIES AND CAPITAL.....	37,002

No. of Shares Issued: 85,000

December 31, 1993

First New Mexico Bank
300 S. Gold
P.O. Box 511
Deming, Luna, NM 88031-0511

Charter #/Date: 128/ 5-14-1986 # of Branch Offices: 2

Telephone #: 505-546-2691 FAX#: 505-546-0586

Chief Executive Officer: Earl C. Spruiell
President.....: Earl C. Spruiell

ASSETS

Cash and Due from Banks.....	3,436
Investment Securities.....	23,558
Federal Funds Sold/Securities Purchased.....	9,129
Total Loans.....	33,124
Less: Allowance/Risk Reserve.....	393
Net Loans.....	32,731
Net Premises.....	686
Other Real Estate.....	0
Other Assets.....	1,128
TOTAL ASSETS.....	70,668

LIABILITIES

Total Deposits.....	63,705
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	307
TOTAL LIABILITIES.....	64,012
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	6,656
TOTAL LIABILITIES AND CAPITAL.....	70,668

No. of Shares Issued: 120,000

December 31, 1993

United New Mexico Bank
223 South Gold
P.O. Box 1050
Deming, Luna, NM 88031

Charter #/Date: 31/10- 1-1925 # of Branch Offices: 1
Telephone #: 505-546-8871 FAX#: 505-546-6413

Chairman.....: Claude E. Leyendecker
Chief Executive Officer: Dean Stovall
President.....: Dean Stovall

ASSETS

Cash and Due from Banks.....	3,358
Investment Securities.....	27,310
Federal Funds Sold/Securities Purchased.....	2,150
Total Loans.....	24,861
Less: Allowance/Risk Reserve.....	1,006
Net Loans.....	23,855
Net Premises.....	442
Other Real Estate.....	68
Other Assets.....	1,713
TOTAL ASSETS.....	58,896

LIABILITIES

Total Deposits.....	55,693
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	154
TOTAL LIABILITIES.....	55,847
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	3,049
TOTAL LIABILITIES AND CAPITAL.....	58,896

No. of Shares Issued: 10,500

December 31, 1993

EL PUEBLO STATE BANK
221 South Riverside Dr.
P.O. Drawer E
Española, Rio Arriba, NM 87532

Charter #/Date: 160/ 2-21-1973 # of Branch Offices: 1

Telephone #: 505-753-2383 FAX#: 505-753-5074

Chairman.....: Peter A. Casados
Chief Executive Officer: Paul L. Follmer
President.....: Paul L. Follmer

ASSETS

Cash and Due from Banks.....	2,274
Investment Securities.....	18,302
Federal Funds Sold/Securities Purchased.....	3,315
Total Loans.....	11,809
Less: Allowance/Risk Reserve.....	684
Net Loans.....	11,125
Net Premises.....	456
Other Real Estate.....	257
Other Assets.....	1,072
TOTAL ASSETS.....	36,801

LIABILITIES

Total Deposits.....	34,371
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	46
TOTAL LIABILITIES.....	34,417
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	2,384
TOTAL LIABILITIES AND CAPITAL.....	36,801

No. of Shares Issued: 50,000

December 31, 1993

SUNWEST Bank of Farmington
2200 East Main Street
P.O. Drawer 1560
Farmington, San Juan, NM 87499

Charter #/Date: 252/ 3-19-1974 # of Branch Offices: 4

Telephone #: 505-326-2221 FAX#: 505-326-2564

Chairman.....: Frank A. Macaluso
Chief Executive Officer: Steven O. Garrett
President.....: Steven O. Garrett

ASSETS

Cash and Due from Banks.....	4,697
Investment Securities.....	27,563
Federal Funds Sold/Securities Purchased.....	3,400
Total Loans.....	40,141
Less: Allowance/Risk Reserve.....	1,546
Net Loans.....	38,595
Net Premises.....	2,190
Other Real Estate.....	100
Other Assets.....	1,046
TOTAL ASSETS.....	77,591

LIABILITIES

Total Deposits.....	67,849
Federal Funds Purchased and Borrowings.....	3,133
Subordinated Debt.....	0
Other Liabilities.....	392
TOTAL LIABILITIES.....	71,374
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	6,217
TOTAL LIABILITIES AND CAPITAL.....	77,591

No. of Shares Issued: 35,000

December 31, 1993

THE CITIZENS BANK
500 W. Broadway
P.O. Box 4140
Farmington, San Juan, NM 87401-4140

Charter #/Date: 207/ 1-16-1905 # of Branch Offices: 5
Telephone #: 505-326-9900 FAX#: 505-326-3171

Chairman.....: David A. Pierce
Chief Executive Officer: Sam J. Butler
President.....: Sam J. Butler

ASSETS

Cash and Due from Banks.....	9,935
Investment Securities.....	79,306
Federal Funds Sold/Securities Purchased.....	0
Total Loans.....	75,655
Less: Allowance/Risk Reserve.....	1,330
Net Loans.....	74,325
Net Premises.....	5,303
Other Real Estate.....	721
Other Assets.....	2,010
TOTAL ASSETS.....	171,600

LIABILITIES

Total Deposits.....	152,109
Federal Funds Purchased and Borrowings.....	5,000
Subordinated Debt.....	0
Other Liabilities.....	1,187
TOTAL LIABILITIES.....	158,296
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	13,304
TOTAL LIABILITIES AND CAPITAL.....	171,600

No. of Shares Issued: 500,000

December 31, 1993

Sunwest Bank of Gallup
221 West Aztec
P.O. Box 339
Gallup, McKinley, NM 87301

Charter #/Date: 124/ 3-15-1915 # of Branch Offices: 7
Telephone #: 505-863-9533 FAX#: 505-722-2279

Chairman.....: J. Howard Menapace
Chief Executive Officer: John W. Dowling
President.....: John W. Dowling

ASSETS

Cash and Due from Banks.....	8,651
Investment Securities.....	67,018
Federal Funds Sold/Securities Purchased.....	15,450
Total Loans.....	80,260
Less: Allowance/Risk Reserve.....	2,224
Net Loans.....	78,036
Net Premises.....	4,006
Other Real Estate.....	80
Other Assets.....	1,868
TOTAL ASSETS.....	175,109

LIABILITIES

Total Deposits.....	161,298
Federal Funds Purchased and Borrowings.....	100
Subordinated Debt.....	0
Other Liabilities.....	944
TOTAL LIABILITIES.....	162,342
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	12,767
TOTAL LIABILITIES AND CAPITAL.....	175,109

No. of Shares Issued: 200,000

December 31, 1993

United New Mexico Bank
300 West Aztec
P.O. Box 279
Gallup, McKinley, NM 87301-0279

Charter #/Date: 36/ 1- 6-1934 # of Branch Offices: 3
Telephone #: 505-863-9511 FAX#: 505-863-3415

Chairman.....: L.L. Hamilton, Jr.
Chief Executive Officer: L.L. Hamilton, Jr.
President.....: L.L. Hamilton, Jr.

ASSETS

Cash and Due from Banks.....	3,549
Investment Securities.....	31,254
Federal Funds Sold/Securities Purchased.....	650
Total Loans.....	25,196
Less: Allowance/Risk Reserve.....	283
Net Loans.....	24,913
Net Premises.....	2,009
Other Real Estate.....	47
Other Assets.....	1,143
TOTAL ASSETS.....	63,565

LIABILITIES

Total Deposits.....	58,602
Federal Funds Purchased and Borrowings.....	530
Subordinated Debt.....	0
Other Liabilities.....	193
TOTAL LIABILITIES.....	59,325
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	4,240
TOTAL LIABILITIES AND CAPITAL.....	63,565

No. of Shares Issued: 14,700

December 31, 1993

WESTERN BANK, GALLUP, NEW MEXICO
307 West Aztec
P.O. Box 1729
Gallup, McKinley, NM 87301

Charter #/Date: 161/ 2-14-1973 # of Branch Offices: 0
Telephone #: 505-722-4411 FAX#: 505-722-6731

Chairman.....: Basilio DiGregorio
Chief Executive Officer: Kenneth L. Agee
President.....: Kenneth L. Agee

ASSETS

Cash and Due from Banks.....	4,031
Investment Securities.....	5,899
Federal Funds Sold/Securities Purchased.....	0
Total Loans.....	19,337
Less: Allowance/Risk Reserve.....	207
Net Loans.....	19,130
Net Premises.....	762
Other Real Estate.....	106
Other Assets.....	871
TOTAL ASSETS.....	30,799

LIABILITIES

Total Deposits.....	26,607
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	289
TOTAL LIABILITIES.....	26,896
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	3,903
TOTAL LIABILITIES AND CAPITAL.....	30,799

No. of Shares Issued: 100,000

December 31, 1993

FIRST BANK OF GRANTS
201 N. 1st Street
P.O. Box 699
Grants, Cibola, NM 87020

Charter #/Date: 111/ 9-11-1992 # of Branch Offices: 3
Telephone #: 505-287-9481 FAX#: 505-287-7036

Chairman.....: Lynn E. Elkins
Chief Executive Officer: Antonio C. Esparza
President.....: Antonio C. Esparza

ASSETS

Cash and Due from Banks.....	4,064
Investment Securities.....	7,361
Federal Funds Sold/Securities Purchased.....	7,200
Total Loans.....	18,671
Less: Allowance/Risk Reserve.....	461
Net Loans.....	18,210
Net Premises.....	507
Other Real Estate.....	993
Other Assets.....	367
TOTAL ASSETS.....	38,702

LIABILITIES

Total Deposits.....	36,122
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	179
TOTAL LIABILITIES.....	36,301
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	2,401
TOTAL LIABILITIES AND CAPITAL.....	38,702

No. of Shares Issued: 27,000

December 31, 1993

Grants State Bank
824 W. Santa Fe Ave.
P.O. Box 1088
Grants, Cibola, NM 87020

Charter #/Date: 41/ 6- 4-1947 # of Branch Offices: 2
Telephone #: 505-285-6611 FAX#: 505-285-6618

Chairman.....: William V. Hocker
Chief Executive Officer: Lawrence L. Frank
President.....: Lawrence L. Frank

ASSETS

Cash and Due from Banks.....	4,169
Investment Securities.....	15,481
Federal Funds Sold/Securities Purchased.....	910
Total Loans.....	20,679
Less: Allowance/Risk Reserve.....	567
Net Loans.....	20,112
Net Premises.....	1,050
Other Real Estate.....	57
Other Assets.....	618
TOTAL ASSETS.....	42,397

LIABILITIES

Total Deposits.....	38,600
Federal Funds Purchased and Borrowings.....	90
Subordinated Debt.....	0
Other Liabilities.....	301
TOTAL LIABILITIES.....	38,991
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	3,406
TOTAL LIABILITIES AND CAPITAL.....	42,397

No. of Shares Issued: 50,000

December 31, 1993

LEA COUNTY STATE BANK
3927 North Turner Street
P.O. Box 400
Hobbs, Lea, NM 88241-0400

Charter #/Date: 183/10-31-1928 # of Branch Offices: 2
Telephone #: 505-397-4511 FAX#: 505-397-6044

Chairman.....: Robert J. Kerby
Chief Executive Officer: Samuel S. Spencer, Jr.
President.....: Samuel S. Spencer, Jr.

ASSETS

Cash and Due from Banks.....	6,088
Investment Securities.....	64,626
Federal Funds Sold/Securities Purchased.....	0
Total Loans.....	37,542
Less: Allowance/Risk Reserve.....	1,777
Net Loans.....	35,765
Net Premises.....	1,831
Other Real Estate.....	1,411
Other Assets.....	1,830
TOTAL ASSETS.....	111,551

LIABILITIES

Total Deposits.....	99,575
Federal Funds Purchased and Borrowings.....	1,000
Subordinated Debt.....	0
Other Liabilities.....	332
TOTAL LIABILITIES.....	100,907
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	10,644
TOTAL LIABILITIES AND CAPITAL.....	111,551

No. of Shares Issued: 97,240

December 31, 1993

United New Mexico Bank
200 E. Broadway
P.O. Box 1290
Hobbs, Lea, NM 88241-1290

Charter #/Date: 199/ 8-31-1985 # of Branch Offices: 4
Telephone #: 505-397-3271 FAX#: 505-397-6381

Chairman.....: Ron N. Mullins
Chief Executive Officer: Ron N. Mullins
President.....: Ron N. Mullins

ASSETS

Cash and Due from Banks.....	6,437
Investment Securities.....	56,728
Federal Funds Sold/Securities Purchased.....	0
Total Loans.....	61,464
Less: Allowance/Risk Reserve.....	1,104
Net Loans.....	60,360
Net Premises.....	1,654
Other Real Estate.....	60
Other Assets.....	2,321
TOTAL ASSETS.....	127,560

LIABILITIES

Total Deposits.....	115,923
Federal Funds Purchased and Borrowings.....	3,576
Subordinated Debt.....	0
Other Liabilities.....	288
TOTAL LIABILITIES.....	119,787
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	7,773
TOTAL LIABILITIES AND CAPITAL.....	127,560

No. of Shares Issued: 450,000

December 31, 1993

Citizens Bank of Las Cruces
505 S. Main
P.O. Drawer CB
Las Cruces, Dona Ana, NM 88004

Charter #/Date: 110/10- 9-1969 # of Branch Offices: 4

Telephone #: 505-524-9656 FAX#: 505-523-8625

Chairman.....: James L. Ikard
Chief Executive Officer: Everett Crawford
President.....: Everett Crawford

ASSETS

Cash and Due from Banks.....	11,466
Investment Securities.....	25,575
Federal Funds Sold/Securities Purchased.....	0
Total Loans.....	69,918
Less: Allowance/Risk Reserve.....	1,375
Net Loans.....	68,543
Net Premises.....	4,312
Other Real Estate.....	267
Other Assets.....	1,456
TOTAL ASSETS.....	111,619

LIABILITIES

Total Deposits.....	102,327
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	835
TOTAL LIABILITIES.....	103,162
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	8,457
TOTAL LIABILITIES AND CAPITAL.....	111,619

No. of Shares Issued: 111,140

December 31, 1993

Western Bank, Las Cruces, New Mexico
201 North Church
P.O. Box 457
Las Cruces, Dona Ana, NM 88004

Charter #/Date: 4/12-27-1915 # of Branch Offices: 6
Telephone #: 505-527-6200 FAX#: 505-527-6250

Chairman.....: Bill Robertson
Chief Executive Officer: Bill Robertson
President.....: Loren S. Kuehne

ASSETS

Cash and Due from Banks.....	10,780
Investment Securities.....	28,626
Federal Funds Sold/Securities Purchased.....	3,200
Total Loans.....	71,784
Less: Allowance/Risk Reserve.....	1,235
Net Loans.....	70,549
Net Premises.....	3,883
Other Real Estate.....	80
Other Assets.....	2,105
TOTAL ASSETS.....	119,223

LIABILITIES

Total Deposits.....	106,264
Federal Funds Purchased and Borrowings.....	56
Subordinated Debt.....	0
Other Liabilities.....	950
TOTAL LIABILITIES.....	107,270
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	11,953
TOTAL LIABILITIES AND CAPITAL.....	119,223

No. of Shares Issued: 211,655

December 31, 1993

THE BANK OF LAS VEGAS
622 Douglas Ave.
P.O. Box 2707
Las Vegas, San Miguel, NM 87701

Charter #/Date: 1/ 4-21-1920 # of Branch Offices: 4
Telephone #: 505-425-7565 FAX#: 505-425-8501

Chairman.....: Robert L. Levenson
Chief Executive Officer: Robert L. Levenson
President.....: Robert L. Levenson

ASSETS

Cash and Due from Banks.....	4,157
Investment Securities.....	36,638
Federal Funds Sold/Securities Purchased.....	6,975
Total Loans.....	38,792
Less: Allowance/Risk Reserve.....	372
Net Loans.....	38,420
Net Premises.....	1,526
Other Real Estate.....	0
Other Assets.....	945
TOTAL ASSETS.....	88,661

LIABILITIES

Total Deposits.....	80,597
Federal Funds Purchased and Borrowings.....	1,000
Subordinated Debt.....	0
Other Liabilities.....	466
TOTAL LIABILITIES.....	82,063
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	6,598
TOTAL LIABILITIES AND CAPITAL.....	88,661

No. of Shares Issued: 250,000

December 31, 1993

Western Bank, Lordsburg, New Mexico
140 East Motel Drive
P.O. Box 490
Lordsburg, Hidalgo, NM 88045

Charter #/Date: 82/10-29-1982 # of Branch Offices: 2
Telephone #: 505-542-3521 FAX#: 505-542-9247

Chairman.....: Robert C. Martin, Jr.
Chief Executive Officer: Robert C. Martin, Jr.
President.....: Robert C. Martin, Jr.

ASSETS

Cash and Due from Banks.....	3,268
Investment Securities.....	14,901
Federal Funds Sold/Securities Purchased.....	1,000
Total Loans.....	16,925
Less: Allowance/Risk Reserve.....	243
Net Loans.....	16,682
Net Premises.....	813
Other Real Estate.....	68
Other Assets.....	700
TOTAL ASSETS.....	37,432

LIABILITIES

Total Deposits.....	33,566
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	136
TOTAL LIABILITIES.....	33,702
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	3,730
TOTAL LIABILITIES AND CAPITAL.....	37,432

No. of Shares Issued: 4,520

December 31, 1993

Mountain Community Bank
974 17th St.
P.O. Box 1070
Los Alamos, Los Alamos, NM 87544

Charter #/Date: 308/ 1- 4-1978 # of Branch Offices: 0

Telephone #: 505-662-3310 FAX#: 505-662-1456

Chairman.....: Daniel M. Will
Chief Executive Officer: Daniel M. Will
President.....: Thomas G. Sharp

ASSETS

Cash and Due from Banks.....	2,597
Investment Securities.....	5,105
Federal Funds Sold/Securities Purchased.....	2,625
Total Loans.....	24,445
Less: Allowance/Risk Reserve.....	384
Net Loans.....	24,061
Net Premises.....	1,016
Other Real Estate.....	205
Other Assets.....	272
TOTAL ASSETS.....	35,881

LIABILITIES

Total Deposits.....	32,266
Federal Funds Purchased and Borrowings.....	996
Subordinated Debt.....	0
Other Liabilities.....	148
TOTAL LIABILITIES.....	33,410
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	2,471
TOTAL LIABILITIES AND CAPITAL.....	35,881

No. of Shares Issued: 57,500

December 31, 1993

International State Bank
200 Second Street
P.O. Box 1028
Raton, Colfax, NM 87740

Charter #/Date: 24/ 4- 9-1918 # of Branch Offices: 3
Telephone #: 505-445-2321 FAX#: 505-445-9003

Chief Executive Officer: Ronald L. Schmeits
President.....: Ronald L. Schmeits

ASSETS

Cash and Due from Banks.....	2,425
Investment Securities.....	42,514
Federal Funds Sold/Securities Purchased.....	5,950
Total Loans.....	36,277
Less: Allowance/Risk Reserve.....	596
Net Loans.....	35,681
Net Premises.....	585
Other Real Estate.....	683
Other Assets.....	1,287
TOTAL ASSETS.....	89,125

LIABILITIES

Total Deposits.....	78,801
Federal Funds Purchased and Borrowings.....	2,822
Subordinated Debt.....	0
Other Liabilities.....	503
TOTAL LIABILITIES.....	82,126
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	6,999
TOTAL LIABILITIES AND CAPITAL.....	89,125

No. of Shares Issued: 150,000

December 31, 1993

United New Mexico Bank
400 North Pennsylvania
P.O. Box 1977
Roswell, Chaves, NM 88201

Charter #/Date: 39/ 4- 5-1946 # of Branch Offices: 3
Telephone #: 505-622-3441 FAX#: 505-624-1130

Chairman.....: T.T. Sanders, Jr.
Chief Executive Officer: Doug Ylarraz
President.....: Doug Ylarraz

ASSETS

Cash and Due from Banks.....	12,745
Investment Securities.....	63,450
Federal Funds Sold/Securities Purchased.....	6,000
Total Loans.....	94,883
Less: Allowance/Risk Reserve.....	2,796
Net Loans.....	92,087
Net Premises.....	2,156
Other Real Estate.....	233
Other Assets.....	5,103
TOTAL ASSETS.....	181,774

LIABILITIES

Total Deposits.....	159,808
Federal Funds Purchased and Borrowings.....	7,746
Subordinated Debt.....	0
Other Liabilities.....	1,048
TOTAL LIABILITIES.....	168,602
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	13,172
TOTAL LIABILITIES AND CAPITAL.....	181,774

No. of Shares Issued: 53,000

December 31, 1993

Valley Bank of Commerce
217 West Second Street
Post Office Box 2015
Roswell, Chaves, NM 88202-2015

Charter #/Date: 312/11-18-1977 # of Branch Offices: 1

Telephone #: 505-623-2265 FAX#: 505-622-9943

Chairman.....: Charles H. Coll
Chief Executive Officer: John H. Burson
President.....: John H. Burson

ASSETS

Cash and Due from Banks.....	2,661
Investment Securities.....	8,716
Federal Funds Sold/Securities Purchased.....	6,050
Total Loans.....	27,681
Less: Allowance/Risk Reserve.....	280
Net Loans.....	27,401
Net Premises.....	1,236
Other Real Estate.....	105
Other Assets.....	572
TOTAL ASSETS.....	46,741

LIABILITIES

Total Deposits.....	40,542
Federal Funds Purchased and Borrowings.....	2,350
Subordinated Debt.....	0
Other Liabilities.....	288
TOTAL LIABILITIES.....	43,180
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	3,561
TOTAL LIABILITIES AND CAPITAL.....	46,741

No. of Shares Issued: 100,000

December 31, 1993

RUIDOSO STATE BANK
1710 Sudderth
P.O. Drawer B
Ruidoso, Lincoln, NM 88345

Charter #/Date: 209/ 7- 6-1953 # of Branch Offices: 5

Telephone #: 505-257-4043 FAX#: 505-257-5843

Chairman.....: J. Phillip Mote
Chief Executive Officer: William Battin
President.....: William Battin

ASSETS

Cash and Due from Banks.....	4,790
Investment Securities.....	18,943
Federal Funds Sold/Securities Purchased.....	9,900
Total Loans.....	25,524
Less: Allowance/Risk Reserve.....	588
Net Loans.....	24,936
Net Premises.....	1,746
Other Real Estate.....	2,207
Other Assets.....	648
TOTAL ASSETS.....	63,170

LIABILITIES

Total Deposits.....	59,101
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	262
TOTAL LIABILITIES.....	59,363
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	3,807
TOTAL LIABILITIES AND CAPITAL.....	63,170

No. of Shares Issued: 150,000

December 31, 1993

FIRST STATE BANK OF SANTA FE
600 San Mateo
P.O. Box 5394
Santa Fe, Santa Fe, NM 87502

Charter #/Date: 346/ 1- 1-1982 # of Branch Offices: 1
Telephone #: 505-982-6000 FAX#: 505-982-6009

Chairman.....: Donald Brunton
Chief Executive Officer: Michael R. Stanford
President.....: Michael R. Stanford

ASSETS

Cash and Due from Banks.....	2,441
Investment Securities.....	4,162
Federal Funds Sold/Securities Purchased.....	1,825
Total Loans.....	14,676
Less: Allowance/Risk Reserve.....	310
Net Loans.....	14,366
Net Premises.....	110
Other Real Estate.....	0
Other Assets.....	221
TOTAL ASSETS.....	23,125

LIABILITIES

Total Deposits.....	21,370
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	291
TOTAL LIABILITIES.....	21,661
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	1,464
TOTAL LIABILITIES AND CAPITAL.....	23,125

No. of Shares Issued: 372,223

December 31, 1993

Sunwest Bank of Santa Fe
1234 St. Michaels Drive
Post Office Box 5375
Santa Fe, Santa Fe, NM 87502-5375

Charter #/Date: 79/ 1-12-1972 # of Branch Offices: 4
Telephone #: 505-471-1234 FAX#: 505-473-8390

Chief Executive Officer: Charles "Ken" Campbell
President.....: Charles "Ken" Campbell

ASSETS

Cash and Due from Banks.....	22,686
Investment Securities.....	117,522
Federal Funds Sold/Securities Purchased.....	14,650
Total Loans.....	131,676
Less: Allowance/Risk Reserve.....	2,823
Net Loans.....	128,853
Net Premises.....	5,084
Other Real Estate.....	143
Other Assets.....	2,700
TOTAL ASSETS.....	291,638

LIABILITIES

Total Deposits.....	263,764
Federal Funds Purchased and Borrowings.....	5,784
Subordinated Debt.....	0
Other Liabilities.....	813
TOTAL LIABILITIES.....	270,361
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	21,277
TOTAL LIABILITIES AND CAPITAL.....	291,638

No. of Shares Issued: 80,000

December 31, 1993

THE BANK OF SANTA FE
241 Washington Ave.
P.O. Box 2027
Santa Fe, Santa Fe, NM 87504-2027

Charter #/Date: 238/ 3-12-1962 # of Branch Offices: 3
Telephone #: 505-984-0500 FAX#: 505-984-0410

Chief Executive Officer: William J. Bohnhoff
President.....: William J. Bohnhoff

ASSETS

Cash and Due from Banks.....	8,314
Investment Securities.....	75,056
Federal Funds Sold/Securities Purchased.....	950
Total Loans.....	40,358
Less: Allowance/Risk Reserve.....	1,600
Net Loans.....	38,758
Net Premises.....	3,175
Other Real Estate.....	967
Other Assets.....	1,206
TOTAL ASSETS.....	128,426

LIABILITIES

Total Deposits.....	117,563
Federal Funds Purchased and Borrowings.....	1,513
Subordinated Debt.....	0
Other Liabilities.....	383
TOTAL LIABILITIES.....	119,459
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	8,967
TOTAL LIABILITIES AND CAPITAL.....	128,426

No. of Shares Issued: 7,434,611

December 31, 1993

First New Mexico Bank of Silver City
1928 U.S. Highway 180 E
Post Office Box 2798
Silver City, Grant, NM 88062

Charter #/Date: 363/ 8- 1-1983 # of Branch Offices: 0

Telephone #: 505-388-3121

Chief Executive Officer: Samuel W. Weston
President.....: Samuel W. Weston

ASSETS

Cash and Due from Banks.....	931
Investment Securities.....	4,374
Federal Funds Sold/Securities Purchased.....	1,250
Total Loans.....	12,171
Less: Allowance/Risk Reserve.....	145
Net Loans.....	12,026
Net Premises.....	979
Other Real Estate.....	0
Other Assets.....	197
TOTAL ASSETS.....	19,757

LIABILITIES

Total Deposits.....	17,599
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	84
TOTAL LIABILITIES.....	17,683
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	2,074
TOTAL LIABILITIES AND CAPITAL.....	19,757

No. of Shares Issued: 50,000

December 31, 1993

Sunwest Bank of Grant County
1203 Hudson
Post Office Box 1449
Silver City, Grant, NM 88062

Charter #/Date: 102/ 2-21-1984 # of Branch Offices: 2
Telephone #: 505-388-1903 FAX#: 505-388-1245

Chairman.....: Langford Keith, Jr.
Chief Executive Officer: Don W. White
President.....: Don W. White

ASSETS

Cash and Due from Banks.....	3,811
Investment Securities.....	44,266
Federal Funds Sold/Securities Purchased.....	1,900
Total Loans.....	37,721
Less: Allowance/Risk Reserve.....	923
Net Loans.....	36,798
Net Premises.....	1,460
Other Real Estate.....	149
Other Assets.....	941
TOTAL ASSETS.....	89,325

LIABILITIES

Total Deposits.....	77,061
Federal Funds Purchased and Borrowings.....	4,407
Subordinated Debt.....	0
Other Liabilities.....	443
TOTAL LIABILITIES.....	81,911
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	7,414
TOTAL LIABILITIES AND CAPITAL.....	89,325

No. of Shares Issued: 92,000

December 31, 1993

FIRST STATE BANK
103 Manzanares Street
Post Office Box 2
Socorro, Socorro, NM 87801

Charter #/Date: 195/ 6-30-1947 # of Branch Offices: 2
Telephone #: 505-835-1550 FAX#: 505-835-2225

Chairman.....: Holm O. Bursum, III
Chief Executive Officer: Holm O. Bursum, III
President.....: Holm O. Bursum, III

ASSETS

Cash and Due from Banks.....	4,384
Investment Securities.....	25,455
Federal Funds Sold/Securities Purchased.....	1,950
Total Loans.....	16,453
Less: Allowance/Risk Reserve.....	510
Net Loans.....	15,943
Net Premises.....	2,364
Other Real Estate.....	0
Other Assets.....	717
TOTAL ASSETS.....	50,813

LIABILITIES

Total Deposits.....	45,412
Federal Funds Purchased and Borrowings.....	24
Subordinated Debt.....	0
Other Liabilities.....	32
TOTAL LIABILITIES.....	45,468
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	5,345
TOTAL LIABILITIES AND CAPITAL.....	50,813

No. of Shares Issued: 9,200

December 31, 1993

CENTINEL BANK OF TAOS, TAOS, TAOS COUNTY, NM
S. Santa Fe Road
P.O. Box 828
Taos, Taos, NM 87571

Charter #/Date: 109/12-19-1968 # of Branch Offices: 5
Telephone #: 505-758-4201 FAX#: 505-758-1555

Chairman.....: Eliu E. Romero
Chief Executive Officer: Martin E. Romero
President.....: Martin E. Romero

ASSETS

Cash and Due from Banks.....	6,570
Investment Securities.....	18,273
Federal Funds Sold/Securities Purchased.....	0
Total Loans.....	37,242
Less: Allowance/Risk Reserve.....	521
Net Loans.....	36,721
Net Premises.....	1,722
Other Real Estate.....	0
Other Assets.....	653
TOTAL ASSETS.....	63,939

LIABILITIES

Total Deposits.....	58,249
Federal Funds Purchased and Borrowings.....	501
Subordinated Debt.....	0
Other Liabilities.....	395
TOTAL LIABILITIES.....	59,145
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	4,794
TOTAL LIABILITIES AND CAPITAL.....	63,939

No. of Shares Issued: 17,143

December 31, 1993

First State Bank of Taos
120 West Plaza
Post Office Box 797
Taos, Taos, NM 87571

Charter #/Date: 92/ 8- 1-1922 # of Branch Offices: 8

Telephone #: 505-758-6600 FAX#: 505-758-8076

Chairman.....: Michael R. Stanford
Chief Executive Officer: Michael R. Stanford
President.....: Michael R. Stanford

ASSETS

Cash and Due from Banks.....	9,361
Investment Securities.....	21,250
Federal Funds Sold/Securities Purchased.....	2,820
Total Loans.....	107,347
Less: Allowance/Risk Reserve.....	1,132
Net Loans.....	106,215
Net Premises.....	2,066
Other Real Estate.....	1,840
Other Assets.....	2,360
TOTAL ASSETS.....	145,912

LIABILITIES

Total Deposits.....	130,528
Federal Funds Purchased and Borrowings.....	4,003
Subordinated Debt.....	0
Other Liabilities.....	942
TOTAL LIABILITIES.....	135,473
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	10,439
TOTAL LIABILITIES AND CAPITAL.....	145,912

No. of Shares Issued: 22,500

December 31, 1993

PEOPLES BANK
1356 Paseo del Pueblo Sur
P.O. Box 638
Taos, Taos, NM 87577

Charter #/Date: 449/ 5-28-1982 # of Branch Offices: 1
Telephone #: 505-758-4500 FAX#: 505-758-1117

Chairman.....: Winton A. Winter, Sr.
President.....: Adam Y. Winter

ASSETS

Cash and Due from Banks.....	2,835
Investment Securities.....	16,040
Federal Funds Sold/Securities Purchased.....	2,170
Total Loans.....	15,445
Less: Allowance/Risk Reserve.....	169
Net Loans.....	15,276
Net Premises.....	1,100
Other Real Estate.....	22
Other Assets.....	247
TOTAL ASSETS.....	37,690

LIABILITIES

Total Deposits.....	34,938
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	439
TOTAL LIABILITIES.....	35,377
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	2,313
TOTAL LIABILITIES AND CAPITAL.....	37,690

No. of Shares Issued: 176,925

December 31, 1993

Bank of The Southwest
601 Broadway
Post Office Box 872
Truth or Consequences, Sierra, NM 87901-0872

Charter #/Date: 143/ 5- 2-1978 # of Branch Offices: 7

Telephone #: 505-894-7171 FAX#: 505-894-6284

Chairman.....: Joe F. Mangum
Chief Executive Officer: Joe F. Mangum
President.....: Joe F. Mangum

ASSETS

Cash and Due from Banks.....	7,619
Investment Securities.....	27,556
Federal Funds Sold/Securities Purchased.....	7,535
Total Loans.....	54,775
Less: Allowance/Risk Reserve.....	500
Net Loans.....	54,275
Net Premises.....	2,835
Other Real Estate.....	306
Other Assets.....	1,119
TOTAL ASSETS.....	101,245

LIABILITIES

Total Deposits.....	94,955
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	237
TOTAL LIABILITIES.....	95,192
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	6,053
TOTAL LIABILITIES AND CAPITAL.....	101,245

No. of Shares Issued: 100

December 31, 1993

FIRST SIERRA BANK
210 Main
P.O. Drawer 792
Truth or Consequences, Sierra, NM 87901

Charter #/Date: 452/12- 1-1993 # of Branch Offices: 0
Telephone #: 505-894-3075 FAX#: 505-894-6719

Chief Executive Officer: Jay L. Smith
President.....: Jay L. Smith

ASSETS

Cash and Due from Banks.....	1,333
Investment Securities.....	11,705
Federal Funds Sold/Securities Purchased.....	2,650
Total Loans.....	12,393
Less: Allowance/Risk Reserve.....	217
Net Loans.....	12,176
Net Premises.....	526
Other Real Estate.....	54
Other Assets.....	251
TOTAL ASSETS.....	28,695

LIABILITIES

Total Deposits.....	26,481
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	193
TOTAL LIABILITIES.....	26,674
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	2,021
TOTAL LIABILITIES AND CAPITAL.....	28,695

No. of Shares Issued: 35,000

December 31, 1993

Citizens Bank
211 East Main
Post Office Box 1228
Tucumcari, Quay, NM 88401

Charter #/Date: 197/ 2-25-1948 # of Branch Offices: 0

Telephone #: 505-461-1261 FAX#: 505-461-1210

Chairman.....: J.R. Nunn
Chief Executive Officer: J.R. Nunn
President.....: Jeff A. Nunn

ASSETS

Cash and Due from Banks.....	1,050
Investment Securities.....	8,383
Federal Funds Sold/Securities Purchased.....	8,600
Total Loans.....	21,603
Less: Allowance/Risk Reserve.....	204
Net Loans.....	21,399
Net Premises.....	83
Other Real Estate.....	88
Other Assets.....	646
TOTAL ASSETS.....	40,249

LIABILITIES

Total Deposits.....	34,910
Federal Funds Purchased and Borrowings.....	3
Subordinated Debt.....	0
Other Liabilities.....	102
TOTAL LIABILITIES.....	35,015
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	5,234
TOTAL LIABILITIES AND CAPITAL.....	40,249

No. of Shares Issued: 10,000

December 31, 1993

McFarland Brothers Bank
102 E. Main
P.O. Box 97
Tucumcari, Quay, NM 88426

Charter #/Date: 149/ 1- 8-1920 # of Branch Offices: 1
Telephone #: 505-461-1100 FAX#: 505-461-2304

Chairman.....: Marguerite Poling
Chief Executive Officer: G. A. "Buster" Poling, Jr.
President.....: G. A. "Buster" Poling, Jr.

ASSETS

Cash and Due from Banks.....	354
Investment Securities.....	2,545
Federal Funds Sold/Securities Purchased.....	500
Total Loans.....	8,807
Less: Allowance/Risk Reserve.....	111
Net Loans.....	8,696
Net Premises.....	407
Other Real Estate.....	256
Other Assets.....	152
TOTAL ASSETS.....	12,910

LIABILITIES

Total Deposits.....	11,739
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	86
TOTAL LIABILITIES.....	11,825
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	1,085
TOTAL LIABILITIES AND CAPITAL.....	12,910

No. of Shares Issued: 6,357

December 31, 1993

United New Mexico Bank
Highway 60 East
P.O. Box 38
Vaughn, Guadalupe, NM 88353

Charter #/Date: 16/ 2-27-1917 # of Branch Offices: 3

Telephone #: 505-648-2377 FAX#: 505-648-2378

Chairman.....: Johnson S. Stearns
Chief Executive Officer: Scott M. Shafer
President.....: Scott M. Shafer

ASSETS

Cash and Due from Banks.....	3,197
Investment Securities.....	11,491
Federal Funds Sold/Securities Purchased.....	4,400
Total Loans.....	16,802
Less: Allowance/Risk Reserve.....	245
Net Loans.....	16,557
Net Premises.....	1,113
Other Real Estate.....	57
Other Assets.....	577
TOTAL ASSETS.....	37,392

LIABILITIES

Total Deposits.....	35,216
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	102
TOTAL LIABILITIES.....	35,318
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	2,074
TOTAL LIABILITIES AND CAPITAL.....	37,392

No. of Shares Issued: 37,500

1993 NOV -0 PM 1:52

STATE OF NEW MEXICO
REGULATION AND LICENSING DEPARTMENT
FINANCIAL INSTITUTIONS DIVISION
725 ST. MICHAEL'S DRIVE
SANTA FE, NEW MEXICO 87501

FID Regulation 93-1B

November 8, 1993

CAPITAL AND SURPLUS

Pursuant to the authority provided by Section 58-1-54 NMSA 1978, this regulation is issued on this 8th day of November, 1993, to be effective upon filing pursuant to the State Rules Act, Section 14-4-1, et seq. NMSA 1978.

For the purposes of determining statutory limits that are based on the amount of a bank's "capital" and/or "surplus", the provisions of this regulation are to be used.

(a) Capital. The term "capital" as used in provisions of law relating to the capital of state banks shall include the amount of common stock outstanding and unimpaired plus the amount of perpetual preferred stock outstanding and unimpaired.

(b) Capital Stock. The term "capital stock" as used in provisions of law relating to the capital stock of state banks shall have the same meaning as the term "capital" set forth in paragraph (a) of this regulation.

(c) Surplus. The term "Surplus" as used in provisions of law relating to the surplus of state banks means the sum of paragraphs (c)(1), (2), (3), and (4) of this regulation.

(1) Capital surplus; undivided profits; reserves for contingencies and other capital reserves (excluding accrued dividends on perpetual and limited life preferred stock); minority interests in consolidated subsidiaries; and allowances for loan and lease losses; minus intangible assets;

(2) Purchased mortgage servicing rights;

(3) Mandatory convertible debt to the extent of 20% of the sum of paragraphs (a) and (c)(1) and (2) of this regulation;

(4) Other mandatory convertible debt, limited life preferred stock, and subordinated notes and debentures to the extent set forth in paragraph (f)(2) of this regulation.

(d) Unimpaired Surplus Fund. The term "unimpaired surplus fund" as used in provisions of law relating to the unimpaired surplus fund of state banks shall have the same meaning as the term "surplus" set forth in paragraph (c) of this regulation.

FID Regulation 93-1B

Page No. 1

1993 NOV -3 PM 1:52

(e) Definitions.

(1) "Allowance for loan and lease losses" means the balance of the valuation reserve on December 31, 1968, plus additions to the reserve charged to operations since that date, less losses charged against the allowance net of recoveries.

(2) "Capital surplus" means total of those accounts reflecting:

(i) Amounts paid in in excess of the par or stated value of capital stock;

(ii) Amounts contributed to the bank other than for capital stock;

(iii) Amounts transferred from undivided profits pursuant to Section 58-1-55 NMSA 1978; and

(iv) Other amounts transferred from undivided profits.

(3) "Intangible assets" means those purchased assets that are to be reported as intangible assets in accordance with the "Instructions-Consolidated Reports of Condition and Income" (Call Report).

(4) "Limited Life preferred stock" means preferred stock which has a maturity or which may be redeemed at the option of the holder.

(5) "Mandatory convertible debt" means subordinated debt instruments which unqualifiedly require the issuer to exchange either common or perpetual preferred stock for such instruments by a date at or before the maturity of the instrument. The maturity of these instruments must be 12 years or less. In addition, the instrument must meet the requirements of paragraph (f)(1)(i) through (v) of this section for subordinated notes and debentures or other requirements published by the Financial Institutions Division.

(6) "Minority interest in consolidated subsidiaries" means the portion of equity capital accounts of all consolidated subsidiaries of the bank that is allocated to minority shareholders of such subsidiaries.

(7) "Mortgage servicing rights" means the bank-owned rights to service for a fee mortgage loans that are owned by others.

(8) "Perpetual preferred stock" means preferred stock that does not have a stated maturity date and cannot be redeemed at the option of the holder.

1973 NOV -8 PM 1:52

(f) Requirements and Restrictions: Limited Life Preferred Stock, Mandatory Convertible Debt, and other Subordinated Debt-(1) Requirements. Issues of limited life preferred stock and subordinated notes and debentures (except mandatory convertible debt) must have original weighted average maturities of at least five (5) years to be included in the definition of "surplus." In addition, a subordinated note or debenture must also:

- (i) Be subordinated to the claims of depositors.
- (ii) State on the instrument that it is not a deposit and is not insured by the FDIC;
- (iii) Be approved as capital by the Financial Institutions Division;
- (iv) Be unsecured;
- (v) Be ineligible as collateral for a loan by the issuing bank;
- (vi) Provide that once any scheduled payments of principal begin, all scheduled payments shall be made at least annually and the amount repaid in each year shall be no less than in the prior year; and
- (vii) Provide that no accelerated payment by reason of default or otherwise may be made without the prior written approval of the Financial Institutions Division.

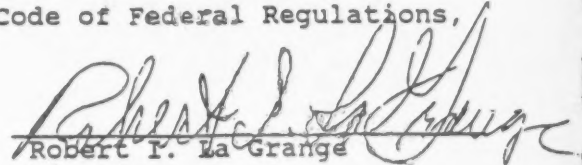
(2) Restrictions. The total amount of mandatory convertible debt not included in paragraph (c)(3) of this section, limited life preferred stock, and subordinated notes and debentures considered as surplus is limited to 50 percent of the sum of paragraph (a) and (c) (1), (2) and (3) of this regulation.

(3) Reservations of Authority. The Financial Institutions Division expressly reserves the authority to waive the requirements and restrictions set forth in paragraphs (f)(1) and (2) of this section, in order to allow the inclusion of other limited life preferred stock, mandatory convertible notes and subordinated notes and debentures in the capital base of any state bank for capital adequacy purposes or for purposes of determining statutory limits. This Division further expressly reserves the authority to impose more stringent conditions than those set forth in paragraphs (f)(1) and (2) of this section to exclude any component of Tier 1 or Tier 2 capital, in whole or in part, as part of a state bank's capital and surplus for any purpose.

1992 NOV -2 PM 1:52

(g) Transitional rules. (1) Intangible assets (other than mortgage servicing rights) purchased prior to April 15, 1985, may continue to be included as surplus up to 25% of the sum of paragraphs (a) and (c)(1) of this regulation.

This regulation parallels the Code of Federal Regulations, Title 12, Section 3.100.


Robert R. La Grange
Director

NOV -8 11:21

STATE OF NEW MEXICO
REGULATION AND LICENSING DEPARTMENT
FINANCIAL INSTITUTIONS DIVISION
725 ST. MICHAEL'S DRIVE
SANTA FE, NEW MEXICO 87504

FID Regulation 93-2B

November 8, 1993

INVESTMENTS IN COMMUNITY DEVELOPMENT

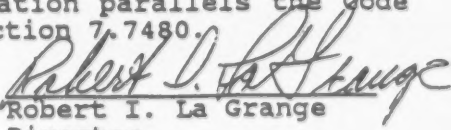
Pursuant to the authority provided by Sections 58-1-54 NMSA 1978, this regulation is issued on this 8th day of November, 1993, to be effective upon filing pursuant to the State Rules Act, Section 14-4-1, et seq. NMSA 1978.

Occasionally banks are asked to contribute to community development corporations, business ventures, or community development projects wherein the bank will receive an equity interest in or evidence of debt which may have value in the future, but which is clearly not a bankable asset by ordinary standards. Such "investment" may be made and charged off as a contribution. If the bank wishes to carry the investment as an asset, the examiners will treat it as permissible under this regulation; provided that the following conditions are met:

- (a) The project must be of a predominantly civic, community, or public nature and not merely private and entrepreneurial.
- (b) The bank's investment in any one project does not exceed two percent of its capital and surplus, and its aggregate investment in all such projects does not exceed five percent of its capital and surplus.
- (c) Such investments are accounted for on the bank's books under "Other Assets".
- (d) Such investments are clearly identified as being made under this regulation.

A bank must obtain prior written approval of the director of the Financial Institutions Division for investments made under this regulation. The director may use Comptroller of the Currency Banking Circular BC-185 as guidance for application procedures and evaluation of potential investments.

This regulation is not applicable to investments in Community Development Corporations established under Chapter 53, Article 7 NMSA 1978. The regulation parallels the Code of Federal Regulations, Title 12, Section 7.7480.


Robert I. La Grange
Director

FID Regulation 93-2B

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STATE OF NEW MEXICO - 8 NOV 83
REGULATION AND LICENSING DEPARTMENT
FINANCIAL INSTITUTIONS DIVISION
725 ST. MICHAEL'S DRIVE
SANTA FE, NEW MEXICO 87504

FID Regulation 93-3B

November 8, 1993

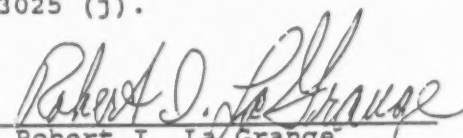
ACQUISITION OF PROPERTY TO SATISFY OR PROTECT PREVIOUS LOAN.

Pursuant to the authority provided by Sections 58-1-54 and 58-1-51 NMSA 1978, this regulation is issued on this 8th day of November, 1993, to be effective upon filing pursuant to the State Rules Act, Section 14-4-1, et seq. NMSA 1978.

Supplementary to Section 58-1-25B NMSA 1978:

A bank may expend funds for the development and improvement of such real estate to facilitate its sale; subject to approval by the director of the Financial Institutions Division, and conditions and limitations the director may prescribe. Expenditures for such real estate development and improvement may be capitalized in Other Real Estate Owned. However, such advances may not be capitalized unless the bank maintains on file evidence that the advances will result in a more saleable property and are recoverable. The book value of the property may not exceed the estimated market value after development and improvement, or the market value established by the next appraisal required by paragraph D of Section 58-1-25.

This regulation parallels portions of the United States Code, Title 12, Section 29 and the Code of Federal Regulations, Title 12, Section 7.3025 (j).


Robert I. La Grange
Director

FID Regulation 93-3B

Page No. 1

1993 NOV -3 AM 11:24

STATE OF NEW MEXICO
REGULATION AND LICENSING DEPARTMENT
FINANCIAL INSTITUTIONS DIVISION
725 ST. MICHAEL'S DRIVE
SANTA FE, NEW MEXICO 87501

Regulation No. 93-4B

November 8, 1993

CORPORATE TRUSTEE DEPOSITING TRUST FUNDS WITH SELF

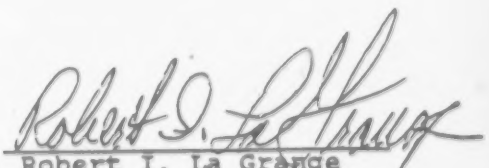
Pursuant to the authority provided under NMSA 1978, Section 46-2-4A, 58-1-41.1, 58-1 and 58-9-9, this regulation is issued on this 8th day of November, 1993, to be effective upon filing pursuant to the State Rules Act, Section 14-4-1, et seq. NMSA 1978.

For purposes of Section 46-2-4A NMSA 1978, which governs deposits by a corporate trustee with itself:

Relating to deposits of trust funds, the term "with itself" includes the bank, for a trust department of a bank; and a parent bank or affiliated bank, for an independent trust company.

Deposits with itself of trust funds which are being held necessarily pending investment, distribution or the payment of debts are limited to a period of one year or less.

The requirement for maintaining securities "in its trust department" to secure deposits of trust funds may be met by the pledging to the trust department or company of securities owned by the bank, a parent bank, or an affiliated bank. A valid safekeeping receipt or equivalent evidence of the pledge must be maintained in the trust department or company.


Robert I. La Grange
Director

COMPARATIVE CONSOLIDATED
REPORT OF CONDITION
NATIONAL BANKS

	12/31/92 35	12/31/93 34	% OF CHANGE
BANKS REPORTING:			
ASSETS			
Cash and Balances Due from Depository Institutions:			
Non-interest Bearings Balances.....	434,069	507,439	16.9
Interest Bearing Balances.....	52,288	63,117	20.7
Securities.....			
Held-to-maturity securities	2,456,308	2,568,265	4.6
Available-for-sale securities	0	0	.0
Federal Funds Sold.....	613,345	598,097	2.5-
Sec. Purch'd Under Agreements to Resell.	8,469	981	88.4-
Loans & Leases Financing Receivables:			
Loans & Leases, Total.....	3,756,047	3,691,564	1.7-
Less: Allowance for Loan & Lease Losses.....	105,818	104,456	1.3-
Loans & Leases, Net of Unearned Income Allowance & Reserve.....	3,649,094	3,587,108	1.7-
Assets Held in Trading Accounts.....	0	0	.0
Premises and Fixed Assets.....	127,559	127,562	.0
Other Real Estate Owned	69,097	28,168	59.2-
Investments in Unconsolidated Subsid....	237	216	8.9-
Customer's Liab. Acceptances Outstanding	487	420	13.8-
Intangible Assets.....	6,768	7,286	7.7
Other Assets.....	159,275	169,047	6.1
Total Assets	7,576,996	7,657,706	1.1
Losses Deferred	0	0	.0
TOTAL ASSETS AND LOSSES DEFERRED	7,576,996	7,657,706	1.1
LIABILITIES			
Deposits (In Domestic Offices).....	6,605,678	6,606,764	.0
Non-interest Bearing.....	1,083,634	1,242,478	14.7
Interest Bearing.....	5,522,044	5,364,286	2.9-
Federal Funds Purchased.....	120,995	120,303	.6-
Sec. Sold Under Agreement to Repurchase.	192,872	218,891	13.5
Demand Notes Issued to the U.S. Treasury	35,345	13,003	63.2-
Trading liabilities	0	0	.0
Other Borrowed Money.....			
With original maturity 1 year or less	13,473	33,604	149.4
With original maturity over 1 year	0	0	.0
Mortgage Indebtedness & Obligations			
Under Capital Leases.....	681	39	94.3-
Notes & Debentures Subordinated to			
Deposits.....	1,222	0	100.0-
Other Liabilities.....	45,256	59,152	30.7
TOTAL LIABILITIES	7,016,009	7,052,176	.5
EQUITY CAPITAL			
Perpetual Preferred Stock.....	0	0	.0
Common Stock.....	132,206	134,809	2.0

COMPARATIVE CONSOLIDATED
REPORT OF CONDITION
NATIONAL BANKS

BANKS REPORTING:	12/31/92 35	12/31/93 34	% OF CHANGE
Surplus.....	177,269	177,911	.4
Undivided Profits & Capital Reserves....	251,825	290,488	15.4
Net unrealized holding gains (losses)	0	0	.0
Total Equity Capital.....	560,987	605,530	7.9
Losses Deferred.....	0	0	.0
TOTAL LIAB., EQUITY CAPITAL & LOSSES DEF	7,576,996	7,657,706	1.1

NATIONAL BANK ROSTER

First National Bank In Alamogordo
P.O. Drawer 9
Alamogordo, New Mexico 88310
Pete C. Cook, President
Phone: 505-437-4880
Fax: 505-437-1631

**First Security Bank of N. M.,
N.A.**
P.O. Box 1305
Albuquerque, New Mexico 87103
Edward T.O'Leary, President
Phone: 505-765-4000
Fax: 505-247-2611

**Sunwest Bank of Albuquerque,
N.A.**
P.O. Box 25500
Albuquerque, New Mexico 87125
Fred Luthy, President
Phone: 505-764-2211
Fax: 505-764-4901

Plaza National Bank
P.O. Box 26807
Albuquerque, New Mexico 87125
Malcom Petree, President
Phone: 505-768-5000
Fax: 505-768-5018

Bank of America N. M., N.A.
P.O. Box 25000
Albuquerque, New Mexico 87125
Ronald G. Biagi, President
Phone: 505-246-5101

The First National Bank of Artesia
P.O. Box AA
Artesia, New Mexico 88210
Harry W. Newlon, President
Phone: 505-746-3511
Fax: 505-746-4729

**FIRST NATIONAL BANK OF
BELEN**
P.O. Box 4
Belen, New Mexico 87002
James H. Foley, President
Phone: 505-864-7401
Fax: 505-864-5705

THE CARLSBAD NATIONAL BANK
P.O. Box 1359
Carlsbad, New Mexico 88220
James D. Renfrow, President
Phone: 505-885-2121
Fax: 505-885-3933

The First National Bank in Clayton
P.O. Box 548
Clayton, New Mexico 88415
Craig L. Reeves, President
Phone: 505-374-8315
Fax: 505-374-8458

SUNWEST BANK OF CLOVIS, N.A.
P.O. Drawer 1509
Clovis, New Mexico 88101
Randy Harris, President
Phone: 505-769-2222

Sunwest Bank of Rio Arriba, N.A.
P.O. Box 8
Espanola, New Mexico 87532
Jerry K. Miller, President
Phone: 505-753-2155
Fax: 505-753-4838

Valley National Bank
P.O. Box 99
Espanola, New Mexico 87532
Michael Warren, President
Phone: 505-753-2136
Fax: 505-753-4877

First National Bank of Farmington
P.O. Box 4540
Farmington, New Mexico 87499-4540
Richard I. Ledbetter, President
Phone: 505-326-9000
Fax: 505-326-9089

Sunwest Bank of Hobbs, N.A.
P.O. Box 5310
Hobbs, New Mexico 88240
Joe Henderson, President
Phone: 505-393-1511
Fax: 505-393-5057

NATIONAL BANK ROSTER

First National Bank of Dona Ana County

P.O. Drawer FNB
Las Cruces, New Mexico 88004
Ben H. Haines, Jr., President
Phone: 505-526-7000
Fax: 505-526-9331

Sunwest Bank of Las Cruces, N.A.

P.O. Box 2047
Las Cruces, New Mexico 88004
Clark E. Morrow, President
Phone: 505-526-4481
Fax: 505-523-9352

United New Mexico Bank, National Association

P.O. Box UNMB
Las Cruces, New Mexico 88004
F. James Volk, President
Phone: 505-522-2020
Fax: 505-521-3224

Bank of the Rio Grande, N.A.

P.O. Box 699
Las Cruces, New Mexico 88004
J. Tim Arend, President
Phone: 505-525-8900
Fax: 505-525-8989

First National Bank in Las Vegas

P.O. Box 120
Las Vegas, New Mexico 87701
Ivan Litherland, President
Phone: 505-425-7584
Fax: 505-454-1607

Los Alamos National Bank

P.O. Box 60
Los Alamos, New Mexico 87544
William C. Enloe, President
Phone: 505-662-5171
Fax: 505-662-3290

The Portales National Bank

P.O. Box 888
Portales, New Mexico 88130
David L. Stone, President
Phone: 505-356-6601
Fax: 505-356-4788

United New Mexico Bank, N.A.

P.O. Box 839
Portales, New Mexico 88130
Gary N. Wiley, President
Phone: 505-356-6684
Fax: 505-356-6684

Sunwest Bank of Raton, N.A.

P.O. Box 1108
Raton, New Mexico 87740
Timothy P. Dowling, President
Phone: 505-445-2341

Sunwest Bank of Sandoval County, N.A.

P.O. Box 15760
Rio Rancho, New Mexico 87174
Penny Z. Burrows, President
Phone: 505-892-2244
Fax: 505-891-1753

Sunwest Bank of Roswell, N.A.

P.O. Box 1858
Roswell, New Mexico 88201
George F. Ruth, President
Phone: 505-624-5000
Fax: 505-624-5119

FIRST NATIONAL BANK OF CHAVES COUNTY

P.O. Box 2087
Roswell, New Mexico 88202
Larry G. Stoerner, President
Phone: 505-624-1901
Fax: 505-624-1909

First National Bank of Ruidoso

P.O. Box 8
Ruidoso, New Mexico 88345
Ronnie Paugler, President
Phone: 505-257-4033
Fax: 505-257-3812

First National Bank of Santa Fe

P.O. Box 609
Santa Fe, New Mexico 87501
Edward B. Bennet, Jr., President
Phone: 505-984-7400
Fax: 505-984-7405

NATIONAL BANK ROSTER

First Interstate Bank of New Mexico, N.A.

P.O. Box 969
Santa Fe, New Mexico 87504
David R. Vlaming, President
Phone: 505-982-3671 Fax:
505-982-6357

The American National Bank of Silver City

P.O. Box 1250
Silver City, New Mexico 88062
Danny T. Skarda, President
Phone: 505-538-5302

United New Mexico Bank, National Association

P.C. Box 1337
Socorro, New Mexico 87801
Bill J. Blough, President
Phone: 505-835-2410

The First National Bank of Tucumcari

P.O. Box 1107
Tucumcari, New Mexico 88401
Craig T. Cosner, President
Phone: 505-461-3602
Fax: 505-461-3056

TRUST COMPANIES

ALBUQUERQUE

United New Mexico Trust Company
200 Lomas Blvd., NW
Post Office Box 1081
Albuquerque, New Mexico 87103
Phone: (505) 765-5139
Randall Gleason, President

Desert State Life Management Services
Central Office
510 2nd Street, NW, Suite 240
Albuquerque, New Mexico 87103
Phone: (505) 843-7535
Barbara C'de Baca, Director

First Financial Trust Company
Post Office Box 36298
Albuquerque, New Mexico 87176
Phone: (505) 265-8466
Douglas H. McKinnon, President

TUCUMCARI

First Security Trust Company
302 South First Street
Post Office Box 1107
Tucumcari, New Mexico 88401
Phone: (505) 461-3602
H. Barton Jones, President

TAOS

Heritage Trust Company of New Mexico
229 Camino de la Placita
Taos, New Mexico 87571
Phone: (505) 758-7700
Fred E. Winter, Exec. Officer

TRUST DEPARTMENTS

CARLSBAD

WESTERN COMMERCE BANK
Post Office Drawer 1358
Carlsbad, New Mexico 88220
Phone: (505) 887-6686
Kimerick F. Hayer, President

CLOVIS

The Citizens Bank of Clovis
Post Office Box 1629
Clovis, New Mexico 88101
Phone: (505) 769-1911
Jeff Jacobs, President

FARMINGTON

THE CITIZENS BANK
Post Office Box 4140
Farmington, New Mexico 87499-4140
Phone: (505) 326-9900
Richard A. Gavigan, President

LAS CRUCES

Western Bank, Las Cruces,
New Mexico
Post Office Box 547
Las Cruces, New Mexico 88004
Phone: (505) 527-6200
Kimerick F. Hayer, President

SANTA FE

THE BANK OF SANTA FE
Post Office Box 2027
Santa Fe, New Mexico 87504
Phone: (505) 984-0500
Thomas Bustamante, President

December 31, 1993

Union Savings Bank
2400 Louisiana, N.E., Bldg. 2
Albuquerque, Bernalillo, NM 87110

Telephone #: 505-883-1900

Chairman.....: Gerald R. Bloomfield
Chief Executive Officer: Robert M. Dumas
President.....: Robert M. Dumas

ASSETS

Cash and Due from Banks.....	2,751
Investment Securities.....	14,468
Federal Funds Sold/Securities Purchased.....	825
Total Loans.....	19,756
Less: Allowance/Risk Reserve.....	265
Net Loans.....	19,491
Net Premises.....	93
Other Real Estate.....	176
Other Assets.....	511
TOTAL ASSETS.....	38,315

LIABILITIES

Total Deposits.....	35,358
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	350
TOTAL LIABILITIES.....	35,708
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	2,607
TOTAL LIABILITIES AND CAPITAL.....	38,315

CREDIT UNION COMMENTARY

New Mexico has twenty-six federally-insured state chartered credit unions currently in operation which are regulated and supervised by the Financial Institutions Division, Regulation and Licensing Department.

Fiscal year 1993 was a good year for credit union profitability and for stable capital growth. The growth in both areas was the direct result of continued declines in cost of funds, a reduction in the provision for loan loss expenses (PLL) and a reduction in loan losses.

New Mexico State chartered credit unions grew by 4.77 percent or \$17,419,737 in total assets in 1993. Asset growth has continued at this pace since 1990.

Loans to shares and deposits were 62.17 percent for year-end 1993 compared to the national average of 61.70 percent. Loan demand increased by \$11,168,235 from year-end 1992, approximately 5.5 percent.

Shares and deposits increased by 3.73 percent or \$12,382,730 from the previous year. Deposit growth continues to grow despite industry wide declines in dividend payments.

New Mexico state chartered credit unions have maintained a Return On Assets (ROA) above 1 percent for the last two years. The collective ROA for 1993 net of extraordinary gains or losses and before reserve transfers is 1.33 percent. As a result, capital increased by 22.96 percent from \$29,921,148 to \$36,792,328. The average growth rate prior to 1992 was 10.90 percent. The ratio of Capital to Total Assets is 9.62 percent, an increase from 8.20 percent at year-end 1992. The increase is attributed to sustained interest income.

The allowance for loan losses as a percent of total loans declined by 4.70 percent from \$4,284,830 to 4,083,317. The allowance for loan losses as a percent of total loans is 1.91 percent compared to 2.11 percent in 1992. The decline may be attributed to the consistent funding of higher quality loans and continued strong collection efforts.

EXPLANATIONS

The following pages include consolidated statements of condition and income for the year-ended 1992 and 1993, individual statements of condition and other data pertinent to state chartered credit unions.

Members' shares and deposits in all credit unions in operation in New Mexico are insured by the National Credit Union Share Insurance Fund (NCUSIF) and administered by the National Credit Union Administration (NCUA).

ANNUAL REPORT
CONSOLIDATED REPORT OF CONDITION
STATE CREDIT UNIONS

CREDIT UNIONS:	12/31/92 27	12/31/93 26	% OF CHANGE
ASSETS			
Loans.....	202,703,473	213,871,708	5.5
Allowance for Loan Losses.....	4,284,830	4,083,317	4.7-
Cash.....	9,763,320	9,691,340	.7-
Investments.....	149,810,663	153,313,355	2.3
Allowance for Investment Losses.....	90,600	97,775	7.9
Land and Building.....	4,329,530	4,660,949	7.7
Other Real Estate Owned.....	48,769	131,641	169.9
Other Fixed Assets.....	1,480,706	1,919,956	29.7
Other Assets.....	1,152,802	2,925,712	153.8
Total Assets.....	364,913,832	382,333,569	4.8
LIABILITIES AND EQUITY			
Liabilities.....	3,365,936	1,531,762	54.5-
Shares and Deposits.....	331,626,749	344,009,479	3.7
Regular Reserve.....	12,746,374	13,868,471	8.8
Other Reserves.....	463,098	1,096,362	136.7
Undivided Earnings.....	16,711,676	21,827,495	30.6
Net Income.....	0	0	.0
Total Liabilities and Equity.....	364,913,832	382,333,569	4.8

ANNUAL REPORT
CONSOLIDATED REPORT OF INCOME
STATE CREDIT UNIONS

	12/31/92 27	12/31/93 26	% OF CHANGE
CREDIT UNIONS:			
INCOME			
Interest on Loans.....	23,779,547	21,852,281	8.1-
Interest Refunded.....	0	6,607	.0
Income from Investments.....	6,085,214	5,741,165	5.7-
Fee Income.....	1,737,208	1,792,375	3.2
Other Income.....	789,573	983,769	24.6
Total Income.....	32,391,542	30,362,983	6.3-
OPERATING EXPENSES			
Employee Compensation and Benefits.....	5,702,821	6,563,041	15.1
Travel and Conference.....	160,708	261,969	63.0
Office Occupancy.....	998,818	1,097,321	9.9
Office Operations.....	3,231,504	3,486,980	7.9
Educational and Promotional.....	293,552	416,248	41.8
Loan Servicing.....	283,402	260,448	8.1-
Professional & Outside Services.....	707,521	783,055	10.7
Provision for Loan Losses.....	1,114,524	387,943	65.2-
Provision for Investment Losses.....	10,600	7,175	32.3-
Member Insurance.....	458,167	406,273	11.3-
Operating Fees.....	147,318	136,185	7.6-
Miscellaneous Operating Expenses.....	401,862	354,994	11.7-
Total Operating Expenses.....	13,510,797	14,161,632	4.8
Non-Operating Gains or Losses.....	16,359	137,975	743.4
Cost of Funds.....	12,336,475	11,123,844	9.8-
Reserve Transfers.....	2,229,666	1,300,460	41.7-
Available to Undivided Earnings	4,330,962	3,915,022	9.6-

December 31, 1993

ANIMAS CREDIT UNION
850 Municipal Drive
P.O. Box 2177 (87499)
Farmington, San Juan, NM 87401

Charter #/Date:42879/ 9-21-1956

FED Insurance#: 661427780
Telephone #: 505-326-7701

FAX#: 505-326-1024

Chairman.....: MCNEESE, JOHN E.
CEO/Manager.....: EMRICH, JOAN D.

ASSETS

Cash	943,560
Net Total Loans.....	23,266,322
Net Investments.....	13,190,801
Net Fixed Assets.....	1,037,217
Other Assets.....	360,497
Total Assets.....	38,798,397

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	28,336
Shares and Deposits.....	35,695,021
Capital.....	3,075,040
Total Liabilities and Capital.....	38,798,397

December 31, 1993

ARTESIA SCHOOL EMPLOYEES CREDIT UNION
1207 West Richardson Avenue
P.O. Box 406
Artesia, Eddy, NM 88210

Charter #/Date:32004/ 1-27-1955

FED Insurance#: 627834184
Telephone #: 505-748-9779

Chairman.....: GEORGE, CAMILLE
CEO/Manager.....: RONAL D. JOHNSTON

ASSETS

Cash	50,062
Net Total Loans.....	3,016,138
Net Investments.....	3,623,195
Net Fixed Assets.....	7,550
Other Assets.....	29,555
Total Assets.....	6,726,500

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	5,398
Shares and Deposits.....	5,999,532
Capital.....	721,550
Total Liabilities and Capital.....	6,726,500

December 31, 1993

BAB CREDIT UNION
503 Aztec Blvd. N.E.
Aztec, San Juan, NM 87410

Charter #/Date:33684/ 3-12-1956

FED Insurance#: 661858096
Telephone #: 505-334-3074

Chairman.....: WOOD, LYNN
CEO/Manager.....: RUSSELL, BETTY

ASSETS

Cash	26,700
Net Total Loans.....	751,554
Net Investments.....	578,817
Net Fixed Assets.....	741
Other Assets.....	3,128
Total Assets.....	1,360,943

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	375
Shares and Deposits.....	1,240,142
Capital.....	120,426
Total Liabilities and Capital.....	1,360,943

December 31, 1993

BELEN RAILWAY EMPLOYEES CREDIT UNION
222 N. 4th Street
Belen, Valencia, NM 87002

Charter #/Date:32888/ 8- 5-1955

FED Insurance#: 628416836

Telephone #: 505-864-4740

Chairman.....: STOREY, W. D.
CEO/Manager.....: GABALDON, GLORIA

ASSETS

Cash	61,829
Net Total Loans.....	2,470,001
Net Investments.....	3,071,028
Net Fixed Assets.....	75,401
Other Assets.....	5,428
Total Assets.....	5,683,687

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	6,987
Shares and Deposits.....	4,547,245
Capital.....	1,129,455
Total Liabilities and Capital.....	5,683,687

December 31, 1993

CARLSBAD SCHOOL EMPLOYEES CREDIT UNION
102 W. Hagerman
Carlsbad, Eddy, NM 88220

Charter #/Date:31643/10- 7-1954

FED Insurance#: 624520335

Telephone #: 505-887-6030

FAX#: 505-885-5054

Chairman.....: WOODFIELD, RITA
CEO/Manager.....: FROST, JANE

ASSETS

Cash	6,270
Net Total Loans.....	3,942,628
Net Investments.....	1,686,883
Net Fixed Assets.....	139,701
Other Assets.....	16,720
Total Assets.....	5,792,202

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	23,325
Shares and Deposits.....	4,976,265
Capital.....	792,612
Total Liabilities and Capital.....	5,792,202

December 31, 1993

CHAVES COUNTY SCHOOL EMPLOYEES CU
1401 North Lea
Roswell, Chaves, NM 88201

Charter #/Date:29627/12-11-1952

FED Insurance#: 661438172

Telephone #: 505-623-5444

Chairman.....: TAYLOR, FRANCES
CEO/Manager.....: CANNON, WANDA

ASSETS

Cash	233,329
Net Total Loans.....	2,583,946
Net Investments.....	4,479,689
Net Fixed Assets.....	48,193
Other Assets.....	19,574
Total Assets.....	7,364,731

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	21,896-
Shares and Deposits.....	6,542,382
Capital.....	844,245
Total Liabilities and Capital.....	7,364,731

December 31, 1993

COLFAX SCHOOL EMPLOYEES CREDIT UNION
800 South Third Street
Raton, Colfax, NM 87740

Charter #/Date:33685/ 3-12-1956

FED Insurance#: 625698946

Telephone #: 505-445-3871

Chairman.....: SOUTHERN, JOHN
CEO/Manager.....: REGUSA, MAE

ASSETS

Cash	8,117
Net Total Loans.....	226,263
Net Investments.....	5,001
Net Fixed Assets.....	852
Other Assets.....	0
Total Assets.....	240,233

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	7,459
Shares and Deposits.....	197,953
Capital.....	34,821
Total Liabilities and Capital.....	240,233

December 31, 1993

CUBA AND GALLINA SCHOOL EMPLOYEES CU
6396 HIGHWAY 44
P. O. Box 1660
Cuba, Sandoval, NM 87013

Charter #/Date: 72445/ 3- 2-1972

FED Insurance #: 660978919

Telephone #: 505-289-3763

Chairman.....: NELSON, JACK
CEO/Manager.....: INGRAM, MELBA

ASSETS

Cash	30,309
Net Total Loans.....	1,095,463
Net Investments.....	292,612
Net Fixed Assets.....	4,456
Other Assets.....	3,248
Total Assets.....	1,426,088

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	19,622-
Shares and Deposits.....	1,355,031
Capital.....	90,679
Total Liabilities and Capital.....	1,426,088

December 31, 1993

DEMING SCHOOL EMPLOYEES CREDIT UNION

501 West Florida Street
P.O. Box 1494
Deming, Luna, NM 88031-1494

Charter #/Date:31492/ 8-20-1954

FED Insurance#: 615590890

Telephone #: 505-546-8310

Chairman.....: SMITH, JOHN E.
CEO/Manager.....: LAPAGE, AILEEN

ASSETS

Cash	66,529
Net Total Loans.....	664,018
Net Investments.....	268,964
Net Fixed Assets.....	11,236
Other Assets.....	3,016
Total Assets.....	1,013,763

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	17,572
Shares and Deposits.....	889,276
Capital.....	106,915
Total Liabilities and Capital.....	1,013,763

December 31, 1993

ESTACADO CREDIT UNION
112 South Main
P.O. Box 1082
Lovington, Lea, NM 88260

Charter #/Date: 50476/ 1-20-1964

FED Insurance#: 661097529
Telephone #: 505-396-7727

FAX#: 000-396-7149

Chairman.....: PAINTER, CHARLES
CEO/Manager.....: WHITTINGTON, MARY

ASSETS

Cash	195,378
Net Total Loans.....	2,023,158
Net Investments.....	510,857
Net Fixed Assets.....	25,068
Other Assets.....	4,327
Total Assets.....	2,758,788

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	49,802
Shares and Deposits.....	2,307,954
Capital.....	401,032
Total Liabilities and Capital.....	2,758,788

December 31, 1993

GUADALUPE CREDIT UNION
1305 Osage
Santa Fe, Santa Fe, NM 87501

Charter #/Date:25993/ 2-14-1972

FED Insurance#: 661490668

Telephone #: 505-982-8942

FAX#: 505-986-3945

Chairman.....: ROMERO, CONNIE V.
CEO/Manager.....: ANAYA, WINONA

ASSETS

Cash	315,273
Net Total Loans.....	8,037,961
Net Investments.....	3,751,078
Net Fixed Assets.....	475,299
Other Assets.....	79,558
Total Assets.....	12,659,169

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	58,683
Shares and Deposits.....	11,223,484
Capital.....	1,377,002
Total Liabilities and Capital.....	12,659,169

December 31, 1993

JEMEZ VALLEY CREDIT UNION
St.Hwy 4 behind Medical Clinic
P.O. Box 26
Jemez Springs, Sandoval, NM 87025

Charter #/Date:57376/11- 3-1966

FED Insurance#: 626370217

Telephone #: 505-829-3366

FAX#: 505-829-3365

Chairman.....: BEIRER, CHARLOTTE
CEO/Manager.....: WESTRICK, POLLY

ASSETS

Cash	726,485
Net Total Loans.....	2,382,762
Net Investments.....	2,120,113
Net Fixed Assets.....	275,267
Other Assets.....	17,655
Total Assets.....	5,522,282

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	26,708
Shares and Deposits.....	4,909,812
Capital.....	585,762
Total Liabilities and Capital.....	5,522,282

December 31, 1993

LOCO CREDIT UNION
808 Washington
P. O. Box 1743
Alamogordo, Otero, NM 88310

Charter #/Date: 29755/ 1-22-1953

FED Insurance#: 661171523

Telephone #: 505-437-3110

FAX#: 505-437-5646

Chairman.....: POWELL, SHIRLEY
CEO/Manager.....: GREEN, TOOTS

ASSETS

Cash	24,101
Net Total Loans.....	3,686,945
Net Investments.....	4,030,023
Net Fixed Assets.....	147,541
Other Assets.....	186,625
Total Assets.....	8,075,235

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	116,133
Shares and Deposits.....	7,238,003
Capital.....	721,099
Total Liabilities and Capital.....	8,075,235

December 31, 1993

LOS ALAMOS CREDIT UNION
1911 Central Avenue
P.O. Box 1180
Los Alamos, Los Alamos, NM 87544

Charter #/Date: 31644/10- 7-1954 # of Branch Offices: 4

FED Insurance#: 647595715

Telephone #: 505-661-5300

FAX#: 505-661-5311

Chairman.....: BEST, GEORGE
CEO/Manager.....: GREGG, ELLIOT E.

ASSETS

Cash	1,420,404
Net Total Loans.....	57,948,505
Net Investments.....	66,331,586
Net Fixed Assets.....	1,659,154
Other Assets.....	748,892
Total Assets.....	128,108,541

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	760,599
Shares and Deposits.....	119,737,617
Capital.....	7,610,325
Total Liabilities and Capital.....	128,108,541

December 31, 1993

LOS ALAMOS SCHOOLS CREDIT UNION
C900 Diamond Drive
P.O. Box 887
Los Alamos, Los Alamos, NM 87544

Charter #/Date:32002/ 1-27-1955

FED Insurance#: 611654586

Telephone #: 505-662-3421

FAX#: 505-662-4911

Chairman.....: BROWER, JACK
CEO/Manager.....: WRIGHT, BEVERLY

ASSETS

Cash	16,399
Net Total Loans.....	4,669,981
Net Investments.....	2,292,457
Net Fixed Assets.....	11,517
Other Assets.....	10,657
Total Assets.....	7,001,011

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	7,662
Shares and Deposits.....	6,306,714
Capital.....	686,635
Total Liabilities and Capital.....	7,001,011

December 31, 1993

NEW MEXICO CENTRAL CREDIT UNION
8418 Zuni Rd. S.E.
P.O. Box 8220 (87198)
Albuquerque, Bernalillo, NM 87108

Charter #/Date:33302/12- 1-1955

FED Insurance#: 618175813
Telephone #: 505-266-8613

FAX#: 505-268-0885

Chairman.....: WHEELER, GEORGE
CEO/Manager.....: WELDE, JUDITH M.

ASSETS

Cash	333,478
Net Total Loans.....	4,641,162
Net Investments.....	4,649,186
Net Fixed Assets.....	310,045
Other Assets.....	53,383
Total Assets.....	9,987,254

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	154,223
Shares and Deposits.....	8,994,156
Capital.....	838,875
Total Liabilities and Capital.....	9,987,254

December 31, 1993

QUESTA CREDIT UNION
2308 Highway 522
P.O. Box 500
Questa, Taos, NM 87556

Charter #/Date:41006/ 6- 1-1959

FED Insurance#: 662525501
Telephone #: 505-586-0423

FAX#: 505-586-0423

Chairman.....: GAILLOR, JOHN
CEO/Manager.....: RAEI, MAXINE

ASSETS

Cash	5,262
Net Total Loans.....	1,201,026
Net Investments.....	245,852
Net Fixed Assets.....	65,920
Other Assets.....	22,174
Total Assets.....	1,540,234

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	40,848
Shares and Deposits.....	1,162,366
Capital.....	337,020
Total Liabilities and Capital.....	1,540,234

December 31, 1993

RINCONES PRESBYTERIAN CREDIT UNION
Behind the Post Office
P.O. Box 148
Chacon, Mora, NM 87713

Charter #/Date:43343/ 7-18-1960

FED Insurance#: 619462116

Telephone #: 505-387-2714

Chairman.....: EICHWALD, AARON
CEO/Manager.....: DURAN, ELIAS JR.

ASSETS

Cash	40,374
Net Total Loans.....	163,399
Net Investments.....	11,711
Net Fixed Assets.....	0
Other Assets.....	0
Total Assets.....	215,484

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	0
Shares and Deposits.....	185,009
Capital.....	30,475
Total Liabilities and Capital.....	215,484

December 31, 1993

RIO GRANDE CREDIT UNION
1401 San Pedro N.E.
P.O. Box 25546
Albuquerque, Bernalillo, NM 87125-5546

Charter #/Date: 29820/ 2- 9-1963 # of Branch Offices: 1

FED Insurance #: 625733323

Telephone #: 505-262-1401

FAX #: 505-265-8927

Chairman.....: MONTANO, RAY
CEO/Manager.....: ARAGON, AMADA

ASSETS

Cash	580,148
Net Total Loans.....	15,353,306
Net Investments.....	7,481,329
Net Fixed Assets.....	724,127
Other Assets.....	100,060
Total Assets.....	24,238,970

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	39,047
Shares and Deposits.....	20,937,024
Capital.....	3,262,899
Total Liabilities and Capital.....	24,238,970

December 31, 1993

ROOSEVELT COUNTY SCHOOL EMPLOYEES CU
Station #55 ENMU
Portales, Roosevelt, NM 88130

Charter #/Date:35623/ 5-21-1957

FED Insurance#: 618196013

Telephone #: 505-356-5530

Chairman.....: BROOKS, DAVID
CEO/Manager.....: BARNES, PATTY

ASSETS

Cash	6,550
Net Total Loans.....	1,754,706
Net Investments.....	55,593
Net Fixed Assets.....	5,590
Other Assets.....	14,477
Total Assets.....	1,836,916

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	63,085
Shares and Deposits.....	1,616,024
Capital.....	157,807
Total Liabilities and Capital.....	1,836,916

December 31, 1993

ST. GERTRUDE CREDIT UNION

El Alto
P.O. Box 92
Mora, Mora, NM 87732

Charter #/Date:24355/ 7-18-1946

FED Insurance#: 622893544

Telephone #: 505-387-2644

Chairman.....: CORDOVA, JOSE M.
CEO/Manager.....: ARELLANO, BERNADETTE

ASSETS

Cash	73,849
Net Total Loans.....	246,783
Net Investments.....	3,361
Net Fixed Assets.....	410
Other Assets.....	913
Total Assets.....	325,316

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	8,774
Shares and Deposits.....	267,919
Capital.....	48,623
Total Liabilities and Capital.....	325,316

December 31, 1993

STATE EMPLOYEES CREDIT UNION
225 West Montezuma
Santa Fe, Santa Fe, NM 87501

Charter #/Date: 40971/ 6-26-1959 # of Branch Offices: 2

FED Insurance #: 655133584
Telephone #: 505-438-8807

FAX #: 505-438-8841

Chairman.....: YTUARTE, EDWARD
CEO/Manager.....: RIVERA, DAN

ASSETS

Cash	1,963,016
Net Total Loans.....	26,991,787
Net Investments.....	12,585,298
Net Fixed Assets.....	1,023,021
Other Assets.....	1,073,720
Total Assets.....	43,636,842

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	14,478-
Shares and Deposits.....	38,702,297
Capital.....	4,949,023
Total Liabilities and Capital.....	43,636,842

December 31, 1993

SUN COUNTRY CREDIT UNION
802 West Apache
Farmington, San Juan, NM 87401

Charter #/Date:62335/12- 6-1968

FED Insurance#: 661110901
Telephone #: 505-327-4478

FAX#: 505-325-9369

Chairman.....: JENKINS, R. ALAN
CEO/Manager.....: VALDEZ, ROSE MARIE

ASSETS

Cash	54,977
Net Total Loans.....	1,907,884
Net Investments.....	562,832
Net Fixed Assets.....	142,601
Other Assets.....	19,236
Total Assets.....	2,687,530

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	9,890
Shares and Deposits.....	2,389,095
Capital.....	288,545
Total Liabilities and Capital.....	2,687,530

December 31, 1993

TAOS COUNTY SCHOOLS CREDIT UNION

P.O. Box 1087
Taos, Taos, NM 87571

Charter #/Date:33361/12-16-1955

FED Insurance#: 619519130

Telephone #: 505-758-8465

Chairman.....: ROMERO, CELESTINO
CEO/Manager.....: ARCHULETA, GILBERT

ASSETS

Cash	39,841
Net Total Loans.....	1,448,059
Net Investments.....	1,689,580
Net Fixed Assets.....	0
Other Assets.....	0
Total Assets.....	3,177,480

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	1,355
Shares and Deposits.....	2,522,443
Capital.....	653,682
Total Liabilities and Capital.....	3,177,480

December 31, 1993

TOTAH CREDIT UNION
110 East Arrington
Farmington, San Juan, NM 87401

Charter #/Date:33683/ 3-12-1956

FED Insurance#: 661335193

Telephone #: 505-325-8367

FAX#: 505-327-3085

Chairman.....: EASTERDAY, HUGH
CEO/Manager.....: THIELEPAPE, ROBERT H.

ASSETS

Cash	46,877
Net Total Loans.....	3,123,865
Net Investments.....	750,012
Net Fixed Assets.....	106,098
Other Assets.....	22,537
Total Assets.....	4,049,389

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	305
Shares and Deposits.....	3,687,287
Capital.....	361,797
Total Liabilities and Capital.....	4,049,389

December 31, 1993

ZIA CREDIT UNION
1137 18th Street
P.O. Box 907
Los Alamos, Los Alamos, NM 87544

Charter #/Date:32200/ 3-17-1955

FED Insurance#: 604672338

Telephone #: 505-662-4671

FAX#: 505-662-5472

Chairman.....: FRESQUES, ROBERT M.
CEO/Manager.....: ROMERO, GILBERT L.

ASSETS

Cash	2,422,220
Net Total Loans.....	36,190,769
Net Investments.....	18,947,722
Net Fixed Assets.....	283,900
Other Assets.....	261,973
Total Assets.....	58,106,584

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	161,192
Shares and Deposits.....	50,379,408
Capital.....	7,565,984
Total Liabilities and Capital.....	58,106,584

FEDERAL CHARTERED CREDIT UNIONS

ALAMOGORDO

Ken Rogers, President
OTERO FCU
P. O. Drawer T
Alamogordo, NM 88311-1717
Phone: (505) 437-8691

ALBUQUERQUE

Sharon Clark, President
ALBUQUERQUE VA FCU
2100 Ridgecrest SE, Bldg. T62
Albuquerque, NM 87108
Phone: (505) 256-7997
Fax: (505) 256-2817

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G.E. EMPLOYEES FCU
336 Woodward, S.E.
Albuquerque, NM 87102
Phone: (505) 765-9500
Fax: (505) 765-9504

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GULTON DSD FCU
6600 Gulton Ct., N.E.
Albuquerque, NM 87109
Phone: (505) 345-9031 Ext.027
Fax: (505) 344-9879

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NM EDUCATORS FCU
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Fax: (505) 881-9004

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SANDIA LABORATORY FCU
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Albuquerque, NM 87192-1040
Phone: (505) 293-0500
Fax:

John Thompson, President
US NEW MEXICO FCU
P.O. Box 129
Albuquerque, NM 87102-0129
Phone: (505) 292-8800
Fax: (505) 292-2891

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FIRST FINANCIAL OF NM FCU
P.O. Box 25587
Albuquerque, NM 87125-5587
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Fax: (505) 768-7123

Ginny Williams, Branch Manager
GOLDEN KEY EFCU
3011 Louisiana, N.E.
Albuquerque, NM 87110
Phone: (505) 883-6631
Fax: (505) 888-5826
Out-of-state branch

David Seely, Pres./CEO
KIRTLAND FCU
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Albuquerque, NM 87198-0570
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Fax: (505) 265-4851

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Fax: (505) 268-8455

Brent Harenberg, President
SOUTHWEST FCU
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Fax: (505) 243-5604

FEDERAL CHARTERED CREDIT UNIONS

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CHINO FCU
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Carlsbad, NM 88220
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EDDY FCU
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Carlsbad, NM 88221-1784
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EPI FCU
408 N. Main
Carlsbad, NM 88220
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Fax:

Ralph Garcia, Manager
INTERNATIONALITES FCU
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CLOVIS

Betty R. Turnbough, President
CANNON FCU
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FT. BAYARD

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FEDERAL CHARTERED CREDIT UNIONS

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 FIDELITY EXPRESS MONEY ORDER CO.**
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AL'S MINI MART
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SPRING STREET GROCERY**
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Fax: (612) 591-3860
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ENDOWED CARE CEMETERIES

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Charles V. Sherwood,
Cemetery Authority
Owner: The Loewen Group, Inc.
FAIRVIEW PERPETUAL CARE ASSOC.
700 Yale S.E.
P. O. Box 9224 (87119)
Albuquerque, NM 87106
Telephone: (505) 262-1454
Fax:

Chester F. Stewart,
Cemetery Authority, Owner
SUNSET MEMORIAL PARK ASSOC.
MAUSOLEUM TRUST
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Telephone: (505) 345-3536
Fax:

Charles V. Sherwood,
Cemetery Authority
Owner: The Loewen Group, Inc.
SANDIA MEMORY GARDENS
700 Yale S.E.
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Telephone: (505) 345-3536
Fax:

ARTESIA

Luciana Melendez,
Cemetery Authority
TWIN OAKS MEMORIAL PARK
& CREMATORY
P.O. Box 1136
Artesia, New Mexico 88210
Telephone: (505) 746-9231
Fax:

BELEN

Dennis or Connie Strain,
Cemetery Authority
Harold & Barbara Crump, Managers
TERRACE GROVE MEMORIAL GARDENS
P.O. Box 761
Belen, New Mexico 87002-0761
Telephone: (505) 864-0548
Fax:

CARLSBAD

Bill Crouch, Owner
SUNSET GARDENS MEMORIAL PARK
1406 East Wood Avenue
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Telephone: (505) 885-3325
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ENDOWED CARE CEMETERIES

CLOVIS

Dallas J. Dhority, Authority
Don Kennedy, Manager
1) LAWN HAVEN MEMORIAL GARDENS
2) MISSION GARDENS OF MEMORIES
3) PLAINS SANCTUARY MAUSOLEUM
P.O. Box 546
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Telephone: (505) 763-3814
Fax:

DEMING

Lisa B. Feltman, Authority
DESERT LAWN MEMORIAL GARDENS, INC.
P.O. Box 880
Deming, New Mexico 88031
Telephone: (505) 546-3849
Fax:

FARMINGTON

F. Marcel Gremillion, Authority
Debbie O'Reilly, Manager
Owner: Service Corp. Intl.
MEMORY GARDENS OF FARMINGTON, INC.
203 North Locke
Farmington, New Mexico 87401
Telephone: (505) 326-3121
Fax:

GALLUP

Edward Rollie, Authority
Joe Caretto, Manager
Owners: Edward I. & Allen B. Rollie,
Arlene R. High & Greg Plese, CPA
SUNSET MEMORIAL PARK OF GALLUP, INC.
401 E. Nizhoni Blvd.
Gallup, New Mexico 87301
Telephone: (505) 863-4452
Fax:

LAS CRUCES

Judith S. Bennett, Manager
Owner: Aztec Masonic Lodge #3
MASONIC CEMETERY
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Las Cruces, New Mexico 88004
Telephone: (505) 526-9474
Fax:

ENDOWED CARE CEMETERIES

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PORTALES

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Fax:

RATON

Berry P. Fritz, Authority
FAIRMONT CEMETERY ASSOCIATION
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Fax:

RIO RANCHO

David M. Santillanes, Jr., Authority
VISTA VERDE MEMORIAL PARK, INC.
4310 Sara Road
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Rio Rancho, New Mexico 87124
Telephone: (505) 892-9920
Fax: (505) 892-8407

ROSWELL

Betty Anderson, Authority
Owner: Commemorative Services Corp.
PECOS VALLEY CEMETERY, CO., INC.
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Roswell, New Mexico 88201
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Fax:

ENDOWED CARE CEMETERIES

RUIDOSO

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Fax:

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Fax:

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Telephone: (505) 589-2371
(505) 522-2244
Fax:

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STATE OF NEW MEXICO
REGULATION AND LICENSING DEPARTMENT
FINANCIAL INSTITUTIONS DIVISION
725 ST. MICHAELS DRIVE
POST OFFICE BOX 25101
SANTA FE, NEW MEXICO 87504

Regulation 93-1CE

November 8, 1993

CERTIFIED AUDIT

Pursuant to the Endowed Care Cemetery Act of 1961 ("Act"), Sections 58-17-1 to 58-17-17 NMSA 1978, the Director of the Financial Institutions Division of the Regulation and Licensing Department of the State of New Mexico issues this regulation on this 8th day of November, 1993, to be effective upon filing pursuant to the State Rules Act, Section 14-4-1, et seq. NMSA 1978.

1. Certified Audit. For the purposes of Section 58-17-13 (A) of the Act, a "certified audit" shall consist of the following procedures:

A. CEMETERY EXAMINATION PROCEDURES

1. Obtain the entire population of contracts used in the cemetery operation representing all sales occurring in a specific year.
2. Determine that there are no missing contracts. Verify that the first contract in the current year is the next contract after the last contract of the previous year.
3. Depending on the volume of business transacted, choose two or more months, at random, in order to reduce the "test size" of the examination.
4. Review all of the contracts in each sample, and tally all sales of endowed care properties. Calculate the proper amount to be placed in trust in accordance with the Act.
5. Obtain cemetery deposit records and compare the recording of deposits to the result of the calculation performed under paragraph (4) of this Regulation.
6. Obtain bank trust account statements and review the deposits.

Regulation 93-1CE

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7. Ensure that the deposits are sufficient in amount. Note: Section 58-17-6 of the Act allows a cemetery authority to make deposits on installments on a pro-rata basis. Contracts for the sale of numerous goods and services that include the sale of endowed care property are common. Determine what proportion to the total sale the endowed care sale represents. Multiply that factor times the installment payment and then determine the required statutory percentage.

Example:

Total contract sale.....\$1,000.00

Endowed care sale (plot)...\$ 750.00

Endowed care sale = 75% of the total sale.

Installment of \$100.00/mo for 10 months.

$\$100.00 \times .75 = \$75.00$

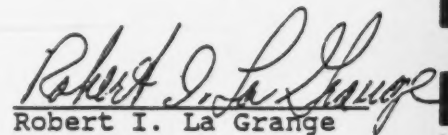
$\$75.00 \times .25 = \$18.75$ required deposit to trust fund.

Check point: $\$750.00 \times .25 = \$187.50$.

$\$18.75 \times 10$ installments = $\$187.50$.

Review Section 58-17-6 of the Act for compliance.

8. Ensure that the deposits are made on a timely basis. Compare the date of deposit to the date of close of the month in which monies were received. Not more than thirty days should have elapsed.
9. Trace trust account disbursements from the bank to the cemetery's record(s) of expenditures. Acceptable expenditures are those listed under the definition of "endowed care". Note: Cemeteries should have accounting controls and procedures to enable an examiner to trace bank disbursements to specific expenditures.


Robert I. La Grange
Director

1993 NOV -8 AM 12

STATE OF NEW MEXICO
REGULATION AND LICENSING DEPARTMENT
FINANCIAL INSTITUTIONS DIVISION
725 ST. MICHAELS DRIVE
POST OFFICE BOX 25101
SANTA FE, NEW MEXICO 87504

Regulation 93-2CE

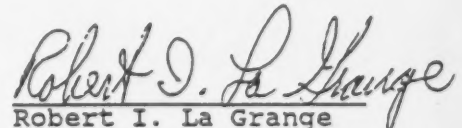
November 8, 1993

ACTUAL COST OF EXAMINATIONS

Pursuant to the Endowed Care Cemetery Act of 1961 ("Act"), Sections 58-17-1 to 58-17-17 NMSA 1978, the Director of the Financial Institutions Division of the Regulation and Licensing Department of the State of New Mexico issues this regulation on this 8th day of November, 1993, to be effective upon filing pursuant to the State Rules Act, Section 14-4-1, et seq. NMSA 1978. This regulation serves to clarify the statute.

1. For the purposes of Section 58-17-13 (B) of the Act, the term "actual cost" is defined as the examiner's salary computed on a pro rata basis, mileage, air fare, automobile rental, per diem and copying costs.

Travel days or any portion thereof shall be included in determining actual costs.


Robert I. La Grange
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License No. 268

BRADFORD ENTERPRISES
Terri Clement, Manager
P.O. Box 36446
Albuquerque, New Mexico 87107
Phone: (505) 345-7376
Fax: (505) 899-0423
License No. 1

JOHN NASH REPOSSESSOR
John Ewing Nash, Owner
P.O. Box 4900
Albuquerque, New Mexico 87196
Phone: (505) 294-2422
Fax: (505) 294-2440
License No. 256

M & C RECOVERY
Carl L. Waybourn, Owner/Manager
P.O. Box 767
Flora Vista, New Mexico 87415
Phone: (505) 334-6519
Fax:
License No. 48

ALBUQUERQUE AUTO AUCTION
ADT AUTOMOTIVE, INC.
Nancy Loudermilk, Legal Assis.
P.O. Box 12357
Albuquerque, New Mexico 87195
Phone: (505) 242-9191
Fax: (505) 247-7415
License No. 159

AMERICAN RECOVERY, INC.
Christopher A. Jone, VP
8290 Broadway, S.E.
Albuquerque, New Mexico 87190
Phone: (505) 873-4316
Fax:
License No. 258

CHASE RECOVERY
Kenneth James, Jr.
1115 San Mateo, N.E.
Albuquerque, New Mexico 87195
Phone: (505) 266-5871
Fax:
License No. 276

RIDDLE AGENCY, INC.
Elaine Hand, President
P.O. Box 8666, Highland Sta.
Albuquerque, New Mexico 87198
Phone: (505) 255-5353
Fax: (505) 255-6499
License No. 37

FLORA VISTA

REPOSSESSORS

KIRTLAND

INTERSTATE RECOVERY
Randy Jensen, Owner
P.O. Box 1131
Kirtland, New Mexico 87417
Phone: (505) 598-9061
Fax:
License No. 249

WINSTON REPO SERVICE
Glen D. Begay, Owner
15 Road 6700, Kirtland
P.O. Box 2485
Farmington, NM 87499
Phone: (505) 598-0688
Fax: (505) 598-0688
License No. 235

LA LUZ

ALAMO AUTO RECOVERY
Larry D. Jones, Owner
21 Villa Virginia Street
La Luz, New Mexico 88337
Phone: (505) 437-2471
Fax: (505) 437-2471
License No. 67

TUCUMCARI

TUCUMCARI WRECKING COMPANY
James Mullenix, Manager
6358 Quay Road, AM
Tucumcari, New Mexico 88104
Phone: (505) 461-1150
Fax: (505) 461-1211
License No. 91

TEXAS

ACE RECOVERY SERVICE
Willard Bucher, Manager
6924 Alameda Avenue
El Paso, Texas 79102
Phone: (915) 779-3730
Fax: (915) 775-1920
License No. 92

BORDER RECOVERY SERVICES, INC.
John Adams, Manager
2417 Wyoming
El Paso, Texas 79903
Phone: (915) 533-8677
Fax: (915) 533-8190
License No. 93

RINEY AUTO
Perry Riney, Owner
2713 E. Slaton HWY
P.O. Box 5593
Lubbock, Texas 79404
Phone: (806) 748-1136
Fax: (806) 745-7150
License No. 94

SOUTHWEST RECOVERY BUREAU
James D. Green
P.O. Box 4123
5005 Pygmalion
El Paso, Texas 79924
Phone: (915) 821-4734
Fax: (915) 821-1075
License No. 251

REGISTERED MORTGAGE LOAN COMPANIES

Advance Financial Corp.
333 Rio Rancho Drive N.E.
Albuquerque, New Mexico 87124
Nancy J. Gerard
Phone: (505) 891-8700

Albuquerque Mortgage
4015 Peggy Road
Rio Rancho, New Mexico 87124
Wade Weston Sisson
Phone: (505) 896-2100

BRANCH OFFICE
Albuquerque Mortgage Co. Inc.
643 State Hwy. 314 S. W. # 4
Los Lunas, New Mexico 87031
Scott Warnke
Phone: (505) 866-5200

Allied Mortgage Capital Corporation
204 Spruce
Cloudcroft, New Mexico 88317
MAILING ADDRESS:
P. O. Box 40940
Houston, Texas 77240-0490
Jim C. Hodge
Phone:

Apodaca, R. Michael
(State Farm Ins.)
1100 S. Main, Suite 110
Las Cruces, New Mexico 88005
R. Michael Apodaca
Phone: (505) 526-2400

Atkinson, Herbert W.
(State Farm Ins.)
102 W. Wildy
Roswell, New Mexico 88201
Herbert W. Atkinson
Phone: (505) 622-0010

Barela, Crestino F.
(State Farm Ins.)
601 E. Pueblo
Española, New Mexico 87532
Crestino F. Barela
Phone: (505) 753-7106

Boothe, Joanna D.
d/b/a Joanna D. Boothe
State Farm Ins. Agcy Farm Ins.
2006 Southern S.E.
Rio Rancho, New Mexico 87124
Joanna D. Boothe
Phone: (505) 892-5960

Brudos, Kenneth L.
d/b/a Kenneth L. Brudos
State Farm Agency
3700 Coors N.W., #B-1
Albuquerque, New Mexico 87120
Kenneth L. Brudos
Phone: (505) 836-5060

Bryant, Allen R.
(State Farm Insurance)
122 West 21st Street
Clovis, New Mexico 88101
Allen R. Bryant
Phone: (505) 762-4524

C-B Investments
4712 Glenwood Hills Dr., N.E.
Albuquerque, New Mexico 87111
Clentis W. Bailey
Phone: (505) 263-3950

Cage, Richard (State Farm Insurance) d/b/a Richard Cage
Insurance Agency, Inc.
2120 N. Ross Street
Clovis, New Mexico 88101-3713
Richard Cage
Phone: (505) 762-4747

California Lending Group, Inc.
d/b/a United Lending Group
2730 San Pedro N.E., Suite H
Albuquerque, New Mexico 87110
Larry Swartz
Phone: (800) 244-1228

Camelview Financial Services, Inc.
d/b/a Best Mortgage of New Mexico
3411 Candelaria Road N.E.
Albuquerque, New Mexico 87107
William Reynolds
Phone: (505) 881-7772

REGISTERED MORTGAGE LOAN COMPANIES

Capital Pacific Mortgage Co.
d/b/a Home One Mtg Funding, Inc.
2325 San Pedro N.E., Suite 2F
Albuquerque, New Mexico 87110
Robert Meira
Phone: (505) 888-1883

Carbajal, Richard A.
(State Farm Insurance)
P.O. Box 255
310 E. Reinken
Belen, New Mexico 87002
Richard A. Carbajal
Phone: (505) 864-7474

Carey, Greg
d/b/a Greg Carey, State Farm
Insurance Agency
510-A Mechem Drive
Ruidoso, New Mexico 88345
Greg Carey
Phone: (505) 257-5366

Carey, Robert
d/b/a Robert Carey, State Farm
Agency
824 North Main Street
Roswell, New Mexico 88201
Robert Carey
Phone: (505) 622-2090

Carolus, Cordelia V.
d/b/a Cordi Carolus State Farm
Insurance
924 "A" Chelwood N.E.
Albuquerque, New Mexico 87112
Cordelia V. Carolus
Phone: (505) 294-3330

Carr, Priscilla
(State Farm Insurance)
4200 Wyoming N.E., Suite A-2
Albuquerque, New Mexico 87111
Priscilla Carr
Phone: (505) 293-3884

Casita Mortgage Company
232 N. Guadalupe Street
P.O. Box 2919 (87504)
Santa Fe, New Mexico 87501
Rudy Rodriguez
Phone: (505) 982-9376

City Mortgage
aka Martha Rael d/b/a City Mtg.
1470 S. St. Francis Drive
Santa Fe, New Mexico 87501
Martha P. Rael
Phone: (505) 983-4545

Competitive Financial Svcs, Inc.
3916 Juan Tabo N.E., #7
Albuquerque, New Mexico 87111
Dave Thielman & Robert Todd
Phone: (505) 275-0560

Conway, Robert P. Jr.
d/b/a Bob Conway, Jr. State Farm
Insurance
2301 Juan Tabo N.E.
Albuquerque, New Mexico 87112
Robert P. Conway, Jr.
Phone: (505) 299-9547

Cooper, John R.
(State Farm Insurance)
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432 South 6th Street
Jal, New Mexico 88252
John R. Cooper
Phone: (505) 395-2898

Cowles, Ronald J.
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1210 Luisa Street, Suite 1
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Ronald J. Cowles
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Dompheh, Jesse D.
(State Farm Insurance)
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Albuquerque, New Mexico 87111
Jesse Dompheh
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Ellsworth, Robert L.
(State Farm Insurance)
5921 Lomas N.E.
Albuquerque, New Mexico 87110
Robert L. Ellsworth
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REGISTERED MORTGAGE LOAN COMPANIES

Ewing, Stanley J.
(State Farm Insurance)
d/b/a Stan Ewing Agency
2901 E. 20th Street
P.O. Box 1438
Farmington, New Mexico 87499-1438
Stanley J. Ewing
Phone: (505) 327-4841

Express Funding, Inc.
16802 Aston Street
Irvine, California 92714
Neil B. Kornswiet
Phone: (714) 440-1880

BRANCH OFFICE
Express Funding, Inc.
2632 Pennsylvania N.E., Suite D
Albuquerque, NM 87110
S. Vernon Rodriguez

Express Mortgage, Ltd. Co.
3014 Cielo Court, Suite A
Santa Fe, New Mexico 87506
Mr. Donald J. Serna
Phone: (505) 4739100

BRANCH OFFICES
Express Mortgage Ltd. Co.
1709 Moon St. N.E., Suite 106
Albuquerque, NM 87122
Charles R. Cruise
Phone: (505) 271-4727

Express Mortgage Ltd. Co.
8205 Spain N.E., Suite 208
Albuquerque, NM 87109
Mitchell Romero
Phone: (505) 823-2625

First Mortgage of the Southwest
109 1/2 No. Canal Street
Carlsbad, New Mexico 88220
Holly McDaniel
Phone: (505) 885-0050

Fitzsimmons, Tom
d/b/a Thomas L. Fitzsimmons State
Farm Agency
800 North First Street
Grants, New Mexico 87020
Tom Fitzsimmons
Phone: (505) 287-7914

Fleming, James Robert
d/b/a J.R. Jim Fleming State Farm
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1631 Eubank N.E., Suite A
Albuquerque, New Mexico 87112
Jim Fleming
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FLS Services, Inc. of New Mexico
2500 Louisiana Blvd. N.E., Ste 500
Albuquerque, New Mexico 87110
Dan Dathe
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Foster, Robert P.
d/b/a Robert P. "Bob" Foster
State Farm Agency
794 Hiway 66 East
Tijeras, New Mexico 87059
Robert P. Foster
Phone: (505) 281-3307

Gabaldon, John
d/b/a John N. Gabaldon/
State Farm Insurance Agcy
12700 San Rafael N.E., Suite 7
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John M. Gabaldon
Phone: (505) 856-6000

Gallegos, Reggie
d/b/a Reggie Gallegos State Farm
Insurance Agcy
2308-B Eubank N.E.
Albuquerque, New Mexico 87112
Reggie Gallegos
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Goimarac, Ronald V.
d/b/a Ronald V. Goimarac, State
Farm Ins. Agcy
1524 W. Aztec Blvd.
Aztec, New Mexico 87410
Ronald V. Goimarac
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Gomez, Robert L.
(State Farm Insurance)
1615 N. Solano, Suite E
Las Cruces, New Mexico 88001
Robert L. Gomez
Phone: (505) 524-0237

REGISTERED MORTGAGE LOAN COMPANIES

Graham, Ramona S.
d/b/a Mona Graham/State Farm
Insurance
1514 Deborah Road S.E.
Rio Rancho, New Mexico 87124
Ramona S. Graham
Phone: (505) 892-1810

Great Financial Resources, Inc.
2801 Eisenhower
Roswell, New Mexico 88201
Stanley Hayes
Phone: (505) 623-2634

Great Western Financial Svcs., Inc.
8500 Menaul Blvd., N.E., Ste A-145
Albuquerque, New Mexico 87112
Edd Bush
Phone: (505) 291-1342

Guerin, Mike A. LUTCF
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2400 N. Grimes, Suite B-24
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Gwynne, Cortney E.
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101 N. White Sands Blvd.
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Cortney E. Gwynne
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Hardern, Hubert R.
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Socorro, New Mexico 87801
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Harding, Francis C.
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Harman, James T. d/b/a
Jim Harman State Farm Agency
310 South Main
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Portales, New Mexico 88130
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Highfill, Craig M.
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12408-B Menaul Blvd. N.E.
Albuquerque, New Mexico 87112
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Hill, Dana B.
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Artesia, New Mexico 88211-0439
Dana B. Hill
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Homestead Mortgage, Inc.
11 Calle Medico, Suite 6
Santa Fe, New Mexico 87505
Sheila Edwards
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Houlton, Robin Jon
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3005 Louisiana N.E.
Albuquerque, New Mexico 87110
Robin Jon Houlton
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Interstate Mortgage Funding, Inc.
11811 Menaul N.E., Suite 5
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David L. Hakin
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Interstate Mortgage Funding, Inc.
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REGISTERED MORTGAGE LOAN COMPANIES

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d/b/a N. LeGrand
Jack State Farm Insurance
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Farmington, New Mexico 87401
N. LeGrand Jack
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Jaramillo, Jerry R.
d/b/a Jerry R. Jaramillo
State Farm Agency
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3459 Hwy 47
Los Lunas, New Mexico 87031
Jerry R. Jaramillo
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Johnson, Charles Nicholas
d/b/a Chuck Johnson
State Farm Agency
1325 N. Pope Street
Silver City, New Mexico 88061
Charles Johnson
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Johnson, Darrel W.
d/b/a Darrel W. Johnson,
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Jones, Paul M. III
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3636 Menaul N.E., Suite 102
Albuquerque, New Mexico 87110
Paul M. Jones III
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Jones, Robert Lee
d/b/a Bob Jones State Farm
3613 B Rio Rancho Blvd.
Corrales, New Mexico 87048
Robert Lee Jones
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Key Financial Group, Inc.
d/b/a Ameriplex Mortgage
Company
3809 Eubank Blvd. N.E., Suite B14
Albuquerque, New Mexico 87111
Robert T. Key
Phone: (505) 237-9100

Kilpatrick, Albert M.
(State Farm Insurance)
1206 East Aztec
Gallup, New Mexico 87301
Albert M. Kilpatrick
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Lamphier, Robert D.
d/b/a Robert D. Lamphier
State Farm Agency
2300 Candelaria Rd. N.E., #107
Albuquerque, New Mexico 87107-2042
Robert D. Lamphier
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LeMaster, John J.
(State Farm Insurance)
1341 Pacheco
P.O. Box 5337
Santa Fe, New Mexico 87502
John J. LeMaster
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Lewis, Gary R.
(State Farm Insurance)
1801 7th Street
P.O. Box 298
Las Vegas, New Mexico
Gary R. Lewis
Phone: (505) 425-3551

Lincoln, Ray CLU
(State Farm Insurance)
4118 Central S.E.
Albuquerque, New Mexico 87108
Ray Lincoln
Phone: (505) 265-7559

McKee, Michael J.
(State Farm Insurance)
1007 W. McGaffey
Roswell, New Mexico 88201
Michael J. McKee
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McKibben, Panate Bowden
(State Farm Insurance)
d/b/a Panate McKibben
3120 North Grimes
Hobbs, New Mexico 88240
Ms. Panate Bowden McKibben
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REGISTERED MORTGAGE LOAN COMPANIES

McMullan, Thomas J.
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d/b/a Tom McMullan
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Clovis, New Mexico 88101
Thomas J. McMullan
Phone: (505) 762-2232

McNabb, G. Edward
(State Farm Insurance)
725 San Mateo N.E.
Albuquerque, New Mexico 87108
G. Edward McNabb
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Melbourne Financial Corporation
6729 Academy Road N.E., Suite A
Albuquerque, New Mexico 87109
Ralph Melbourne
Phone: (505) 822-8055

Metro Mortgage, Inc.
1980 East Lohman, Suite B
Las Cruces, New Mexico 88001
Robert L. Bradshaw
Phone: (505) 526-5750

MLSG, Inc.
1901 South Bascom Ave., 5th Flr
Campbell, California 95008
Edward A. Goormastic
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Montoya, Rosemarie A.
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Las Vegas, New Mexico 87701
Rosemarie A. Montoya
Phone: (505) 425-6421

Moore, Richard R.
(State Farm Insurance)
5353 Wyoming N.E., Suite B
Albuquerque, New Mexico 87109
Richard R. Moore
Phone: (505) 821-6000

Mortgage House, Inc. (The)
6121 Indian School Road N.E.,
Suite 132
Albuquerque, New Mexico 87110
Michael J. & Deborah A. Zamora
Phone: (505) 884-1773

Mortgage Refinancing Corporation
d/b/a MRC
422 Medico Lane, Suite B
Santa Fe, New Mexico 87505
Barbara Perch
Phone: (505) 983-6669

Newport Bay Mortgage
d/b/a Community Mortgage of NM
7101 Jefferson St. N.E., Suite A
Albuquerque, New Mexico 87109
12900 Garden Grove Blvd., #240
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Garden Grove, California 92643
Clifton Peloquin
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Option One Mortgage Corporation
2020 East First Street, #100
Santa Ana, California 92705
Patrick Rank
Phone: (714) 558-7700

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d/b/a State Farm Ray Pick
Agency
4701 Montano Road N.W., Suite 106
Albuquerque, New Mexico 87120
Phone: (505) 898-3648

Pratt, Raymond P.
(State Farm Insurance)
9998 Montgomery Blvd. N.E.
Albuquerque, New Mexico 87111
Raymond P. Pratt
Phone: (505) 298-7579

Pride Mortgage Corporation
6755 Academy N.E., Suite D
Albuquerque, New Mexico 87109
Ricky Bishop
Phone: (505) 823-9000

REGISTERED MORTGAGE LOAN COMPANIES

Rikel, Elton
(State Farm Insurance)
226 Park Avenue
P.O. Box 546
Raton, New Mexico 87740
Elton Rikel
Phone: (505) 445-5592

Rio Valley Mortgage, Inc.
138A South Downtown Mall
Las Cruces, New Mexico 88021
Darl Miller
Phone: (505) 524-3733

Robb, Jack E.
d/b/a Jack E. Robb
State Farm Agency
1093-B Each 20th Street
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Saiz, Martin
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Albuquerque, New Mexico 87114
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Sanchez, Charles A.
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Albuquerque, New Mexico 87110
Charles Sanchez
Phone: (505) 881-3330

Sanchez, Lawrence J.
(State Farm Insurance)
508 E. Santa Fe Avenue
Grants, New Mexico 87020
Lawrence J. Sanchez
Phone: (505) 285-4669

Santa Fe Company Mortgage Inc.
2403 San Mateo N.E., P-5
Albuquerque, New Mexico 87110
Judith Seligman
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Sapien, William d/b/a
State Farm Insurance Companies
801 Camino Del Pueblo
P.O. Box 310
Bernalillo, New Mexico 87004
William Sapien
Phone: (505) 867-2353

Scarbrough, Don
(State Farm Insurance)
1615 South Second Street
Gallup, New Mexico 87301
Don Scarbrough
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Security First Funding - NM
632 South 2nd Street
Raton, New Mexico 87740
Steve White & Henry Kreiner
Phone: (505) 445-2224

Sheppeck, Jacqueline
(State Farm Insurance)
800 East 30th Street
Farmington, New Mexico 87401
Jacqueline Sheppeck
Phone: (505) 327-0447

Smith, Leland P.
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6121 Indian School Road N.E.,
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Albuquerque, New Mexico 87120
Leland P. Smith
Phone: (505) 881-8382

Spoonemore, Donald R.
(State Farm Insurance)
d/b/a Spoonemore Insurance
Agency, Inc.
111 E. Sanger
Hobbs, New Mexico 88240
Donald R. Spoonemore
Phone: (505) 397-3647

Strilich, Robert M.
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6751 Academy Road N.E., Suite A
Albuquerque, New Mexico 87109
Phone: (505) 823-9333

REGISTERED MORTGAGE LOAN COMPANIES

Taylor, Kerney L.
d/b/a Kerney L. Taylor,
State Farm Insurance Agcy
117 North First
Bloomfield, New Mexico 87413
Kerney L. Taylor
Phone: (505) 632-3349

Taylor, Terry
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310 Broadway
P.O. Box 1770
Truth or Consequences, NM 87901
Terry Taylor
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Transworld Mortgage Corporation
d/b/a Transworld Mortgage
Corporation and Equivantage
13111 Northwest Freeway
Houston, Texas 77040
Mark A. Hiatt
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Trujillo, C.B. (Carlos B.)
(State Farm Insurance)
211 E. Kit Carson Road
P.O. Box 6654
Taos, New Mexico 87571
C. B. Trujillo
Phone: (505) 758-2322

United Companies Lending Corp.
5700 Harper Drive N.E., Suite 450
Albuquerque, New Mexico 87109-3575
Ron Rettig
Phone: (505) 766-0220

Westsun Mortgage Company, Inc.
6000 Uptown Blvd., Suite 105
Albuquerque, New Mexico 87110
Greg Purvis
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BRANCH OFFICE

Westsun Mortgage Co., Inc.
124 Lincoln Avenue, Suite 400
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Jeanne Soule/Loan Officer
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Whitten, Robert L.
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1819 N. Turner
Hobbs, New Mexico 88240
Robert L. Whitten
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Wilson, J. Kenneth
(State Farm Insurance)
d/b/a Ken Wilson Insurance
1018 Vermont Avenue
Alamogordo, New Mexico 88310
J. Kenneth Wilson
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Wilson, Kent D.
(State Farm Insurance)
4251 East Main
Farmington, New Mexico 87402
Kent D. Wilson
Phone: (505) 327-6117

MORTGAGE LOAN 6-E COMPANIES

A T & T Commercial Finance Corp.
5613 DTC Parkway, Suite 450
P.O. Box 4688 (80155)
Englewood, Colorado 80111
Phone: (303) 930-9500

Aetna Finance Company
d/b/a ITF Financial Services
605 Highway 169 North
Plymouth, MN 55441
Phone: (612) 595-1727

American Financial Corp. of Tampa
116 Allegheny Center Mall
Pittsburgh, PA 15212
Phone: (800) 346-6437

Bell Atlantic-Tricon Leasing Corp.
95 N Route 17 South
P.O. Box 907
Paramus, New Jersey 07652
Phone: (201) 712-3300

**Bi-State Loans & Leasing
Company, Inc.**
116 North Main
Roswell, New Mexico 88201
Phone: (505) 623-6700

Capstead Inc.
2001 Bryan Tower, Suite 3300
Dallas, Texas 75201
Phone: (9214) 999-2323

Cars On Time, Incorporated
7500 Central, S.E.
Albuquerque, New Mexico 87108
Phone: (505) 268-8703

CIT Group/Sales Financing, Inc.
1755 Creekside Oaks Dr, Ste 150
Sacramento, California 95833
Phone: (916) 924-3821

Disney Vacation Development, Inc.
6751 Forum Drive, Suite 220
Orlando, Florida 32821
Phone: (407) 939-3000

Duke City Finance
P.O. Box 13461
11001 Santa Monica, N.E.
Albuquerque, New Mexico 87122
Phone: (505) 823-2227

Eagle Capital Mortgage, Ltd.
d/b/a Eagle Capital Mortgage
Limited Partnership
2710 Stemmons Frwy., 800 N. Tower
Dallas, Texas 75207
Phone: (214) 630-1800

Erisa Mortgage Company Inc.
2400 Louisiana, N.E., Bldg. 2
Albuquerque, New Mexico 87198
Phone: (505) 884-5111

Interim Financial Services, Inc.
P.O. Box 797864
17304 Preston Road, Suite 235
Dallas, Texas 75379-7864
Phone: (214) 713-8090

Kennedy Financial Services, Inc.
24 Silverhills Road S.E.
P.O. Box 11427
Albuquerque, New Mexico 87192
Phone: (505) 293-5806

Mark, Jeffrey L.
506 Fruit N.E.
Albuquerque, New Mexico 87102
Phone: (505) 242-5102

Meints, Jeffrey S.
13213 Manitoba Drive NE
Albuquerque, New Mexico 87111
Phone: (505) 296-2023

**Metropolitan Mortgage &
Securities Co., Inc.**
West 929 Sprague Avenue
P.O. Box 2162
Spokane, Washington 99204
Phone: (509) 838-3111

**Mitsubishi Motors Credit
of America, Inc.**
6363 Katella Avenue
Cypress, California 90630-0064
Phone: (714) 236-1500

**Mortgage Investors d/b/a
Financial Consulting Svcs, Inc.**
3815 Eubank N.E., Suite A
Post Office Box 21033
Albuquerque, New Mexico 87154
Phone: (505) 298-7798

MORTGAGE LOAN 6-E COMPANIES

Motorola Nortel Finance Corp.
425 N. Martingale Road, 18th Flr
Schaumburg, Illinois 60173
Phone: (708) 762-7118

Old Standard Life Insurance Co
Harbor Center, 1000 West Hubbard,
Suite 140
Couer D'Alene, Idaho 83814
Phone: (509) 838-3111

PMC Capital, Inc.
17290 Preston Road, Third Floor
Dallas, Texas 75252
Phone: (214) 380-0044

Rofico, Inc.
3620 N. Prince, Suite D
Clovis, New Mexico 88101
Phone: (505) 763-2245

Santa Fe Trail Ranch II, Inc.
An Arizona Corp.
d/b/a Santa Fe Trail Ranch II,
Inc.
3443 N. Central Avenue, Suite 1111
Phoenix, Arizona 85012-2210
Phone: (602) 279-1005

**Security Pacific Housing
Services, Inc.**
5801 Osuna, N.E., Suite 208
Albuquerque, New Mexico 87190
Phone: (505) 883-5400

Showa Leasing America, Inc.
One World Trade Center
Suite 8909
New York, New York 10048
Phone: (212) 524-0270

**Southern Mortgage &
Finance Corp.**
805 Seventh Street
P.O. Box 1347
Las Vegas, New Mexico 87701
Phone: (505) 425-7561

Spokane Mortgage Company
d/b/a Metwest Services
929 West Sprague Avenue
Spokane, Washington 99204
Phone: (509) 838-3111

**State Financial Acceptance
Corporation**
16901 Dallas Pkwy., Suite 200
Dallas, Texas 75248
Phone: (800) 858-0371

**State of Wisconsin
Investment Board**
121 E. Wilson Street
Madison, Wisconsin 53707
Phone: (608) 266-2381

Stevenson, James R.
3333 Santa Clara SE
Albuquerque, New Mexico 87106
Phone: (505) 265-9081

Stevenson, Robert D.
13000 Glenwood Hills Ct. N.E.
Albuquerque, New Mexico 87111
Phone: (505) 296-4627

**Summit Securities, Inc. d/b/a
National Summit Securities, Inc.**
Harbor Center, 1000 West
Hubbard, Suite 140
Coeur D'Alene, Idaho 83814
Phone: (509) 838-3111

Valley Natl Financial Svcs. Co.
d/b/a Sun Country Financial Svcs
5240 North 16th Street
Phoenix, Arizona 86016
Phone: (602) 589-4420

Western United Life Assurance Co.
916 West First Avenue
Spokane, Washington 99204
Phone: (509) 838-3111

Yaravitz, Mark Paul
d/b/a MPY Investments
107 Plaza Garcia, Suite B
Taos, New Mexico 87571
Phone: (505) 776-2655

YTB Leasing (America) Inc.
537 Steamboat Road
Greenwich, Connecticut 06830
Phone: (203) 622-7383

MORTGAGE LOAN 6-H COMPANIES

Academy Mortgage Services, Inc.
1200 Pennsylvania, N. E., B-2 S-C
Albuquerque, New Mexico 87110
Contact Person: Mary Ann Martinez
Phone: (505) 265-1271

AccuBanc Mortgage Corp.
12377 Merit Drive, Suite 600
Dallas, Texas 75251
Contact Person: Jan Tucker
Phone: (214) 851-2926

ACE Mortgage Corporation
12900 Preston Road, Suite 715 LB
Dallas, Texas 75230
Contact Person: Jay Robinson
Phone: (214) 980-4588

ACUL Services, Inc.
d/b/a Members Mortgage Services
3611 N. Black Canyon Hw.
Phoenix, Arizona 85015
Contact Person: Gary Bartholomew
Phone: (602) 264-6701

Advance Financial Corporation
333 Rio Rancho Drive, NE
Rio Rancho, New Mexico 87124
Contact Person: Nancy Gerard
Phone: (505) 891-8700

Affiliated Mortgage Company
330 South, 300 East
Salt Lake City, Utah 84111
Contact Person: Richard D. Paul
Phone: (801) 363-4448

Affordable Home Loans
577 North "D" Street, Suite 117
San Bernardino, California 92401
Contact Person: Kevin Anderson
Phone: (909) 889-7303

Affordable Mortgages
1801 N. Riverside Drive
Espanola, New Mexico 87532
Contact Person: Enrique C. Montoya
Phone: (505) 753-2626

AIM Mortgage, Inc.
4250 W. 5415 S.
Salt Lake City, Utah 84118
Contact Person: Leah Buttars
Phone: (801) 969-5000

Alcorn Financial Corporation
4701 S. Lakeshore Drive, Suite 2
Tempe, Arizona 85282
Contact Person: James W. Alcorn
Phone: (602) 345-2400

Alliance Mortgage Company
4500 Salisbury Road
P. O. Box 40766 (32216)
Jacksonville, Florida 32232
Contact Person: Robert A. Shevlin
Phone: (904) 281-6020

Allied Group Mortgage Company
1701 48th Street, Suite 100
West Des Moines, Iowa 50391-2009
Contact Person: Kristie Van Pelt
Phone: (515) 224-7100

Alpha Mortgage & Investment
8888 Dyer, Suite 515
El Paso, Texas 79904
Contact: Michael McLaughlin
Phone: (915) 757-7830

America's Lending Network, Inc.
3050 Chain Bridge Road
Fairfax, Virginia 22030
Contact Person: Thomas L. Clark
Phone: (703) 218-4107

American Discount Mortgage, Inc.
8283 N. Hayden Road
Scottsdale, Arizona 85258
Contact Person: Enrico Zummo
Phone: (602) 596-6639

American Equity Funding
2414 S. 57th, Suite 104
Fort Smith, Arkansas 72903
Contact Person: Stege Whitlock
Phone: (501) 452-0422

American Mortgage Company
212 Kit Carson Road
P.O. Box 6351
Taos, New Mexico 87571
Contact Person: Frank Fiorentino
Phone: (505) 758-1818

American Mtg. Financial Corp.
5200 South DTC Parkway, Suite 300
Englewood, Colorado 80111
Contact: Richard A. Kimble
Phone: (303) 721-0145

MORTGAGE LOAN 6-H COMPANIES

American Mutual Mortgage

Fisher Busin. Cntr/3400 188th St. SW
Ste 123

Lynnwood, Washington 98037

Contact Persons: Tom Rose & Barbara
Galusha

Phone: (206) 771-2199

American National Mortgage L.T.D.

201 Eubank N.E., Suite B-2

Albuquerque, New Mexico 87123

Contact Person: Charles Cruise

Phone: (505) 271-4727

American Residential Mtg. Corp.

11119 North Torrey Pines Road

La Jolla, California 92037

Contact Person: Theresa P. Cook

Phone: (619) 535-4332

Ameristar Financial Services, Inc.

1661 E. Camelback #108

Phoenix, Arizona 85016

Contact Person: Michelle Stubbs

Phone: (602) 230-0401

Ameristar Financial Services, Inc.

730 N.W. 107th Avenue, Suite 410

Miami, Florida 33172

Contact Person: Danny Martin

Phone: (800) 741-8262

Ameritrust Mortgage Company

15640 Normandie Avenue

Gardenia, California 90247

Contact Person: Bobby Perea (Ms.)

Phone: (310) 323-2500

AMS, SFE, A NM Limited Partnership

4 Camino Pequeno

Santa Fe, New Mexico 87501

Contact Person: Kay Coughlin

Phone: (505) 983-8733

Anchor Mortgage Services, Inc.

1460 Valley Road

Wayne, New Jersey 07470

Contact Person: Michael D. Friedman

Phone: (201) 628-5052

Arbor National Mortgage, Inc.

333 Earle Ovington Boulevard

Uniondale, New York 11553

Contact Person: Marianne Sotirelis

Phone: (516) 357-7400

ARCS Mortgage, Inc.

26541 Agoura Road

Calabasas, California 91302

Contact Person: Glenn J. Ohl

Phone: (818) 880-2600

Aspen Mortgage Group, Inc.

221 E. Marcy

Santa Fe, New Mexico 87501

Contact Person: Stefan Lark

Phone: (505) 982-2812

Associates National Mortgage Corp.

250 Carpenter Freeway

P.O. Box 650001

Dallas, Texas 75265-0001

Contact Person: Rick Simmons

Phone: (214) 541-4030

AA&T Small Business Lending Corp.

44 Whippany Road

Morristown, New Jersey 07962

Contact Person: Richard Corneliso

Phone: (201) 397-3098

Banc One Mortgage Corporation

111 Monument Circle, Suite 1131

Indianapolis, Indiana 46277

Contact Person: Craig F. Hart

Phone: 9317) 321-8381

BancBoston Mortgage Corp.

7301 Baymeadows Way

P. O. Box 44090 (32231)

Jacksonville, Florida 32256

Contact Person: Thomas H. Fish

Phone: (904) 281-3000

BancPlus Mortgage Corporation

9601 McAllister Freeway, Dept. 600

P.O. Box 47524 (78265)

San Antonio, Texas 78216

Contact Person: Helene Finnigan

Phone: (512) 525-5629

Bankers Group Trust Deed & Investment Company

22041 Clarendon Street, 2nd Floor

Woodland Hills, California 91367

Contact Person: Dorothy Reik

Phone: (818) 226-6100

MORTGAGE LOAN 6-H COMPANIES

BarclaysAmerican/Mortgage Corp.
Dept. 610, Bldg. 8, 5032 Pkwy Plaza
Blvd.
Charlotte, North Carolina 28217
Contact Person: Rodney J. Logan
Phone: 1-800-888-5334
(704) 357-7783

Beneficial Mortgage Company
200 Beneficial Center
Peapack, New Jersey 07977
Contact Person: Judith A. Bonnesen
Phone: (201) 781-3305

Blue Sky Limited
9000 Camino Del Sol N.E.
P.O. Box 20555 (87154)
Albuquerque, New Mexico 87111
Contact Person: Katherine Vidaurri
Phone: (505) 856-0244

BMC Mortgage
4514 Cole Avenue, Suite #600
Dallas, Texas 75205
Contact Person: Andrew Ashmore
Phone: (214) 559-7178

**Bomar Mortgage Acceptance Corp.
and/or BOMAC**
18301 Von Karman, Ninth Floor
Irvine, California 92715
Contact Person: Robert D. Yearly
Phone: (714) 253-9900

Boatmen's Mortgage Corporation
222 S. Central Avenue
St. Louis, Missouri 63105
Contact Person: Catherine Peirson
Phone: (314) 466-0120

**Bomar Mortgage Acceptance Corp
and/or BOMAC**
18301 VonKarman, Ninth Floor
Irvine, California 92715
Contact Person: Robert D. Yearly
Phone: (714) 253-9900

Bradford Mortgage Capital Corp.
16229 North 17th Street
Phoenix, Arizona 85022-2883
Contact Person: Bradford A. Coty
Phone: (602) 971-2980

Brown, Carl I. & Company
612 W. 47th Street
Kansas City, Missouri 64112
Contact Person: David Quaney
Phone: (816) 931-8988

Builder's Financial
11112 Woodmar Lane, N.E.
Albuquerque, New Mexico 87111
Contact Person: Douglas Speegle
Phone: (505) 271-7632

Burlingame Funding Corporation
800 Airport Blvd., Suite 418
Burlingame, California 94010
Contact Person: Russel E. Boyd
Phone: (415) 696-1000

Business Credit of America
6121 Indian School Rd. NE,
Suite 141-B
Albuquerque, New Mexico 87110
Contact Person: L. Joe Justice
Phone: (505) 881-9296

Cal-Bay Mortgage Group (The)
939 Transport Way
P.O. Box 5359 (94955-5359)
Petaluma, California 94954
Contact Person: Judy Whitney
Phone: (707) 766-1701 Ext. 137

Camelview Financial Services, Inc.
7898 E. Acoma Drive, Suite 104
Scottsdale, Arizona 85260
Contact Person: Alec Bevilockway
Phone: (602) 481-9100

Canyon Mortgage, Ltd.
500 Montezuma, Suite 111
Santa Fe, New Mexico 87501
Contact Person: George M. Utley
Phone: (505) 983-4008

CAPITAL CONCEPTS, INC.
3900 Juan Tabo N.E.
Post Office Box 14744
Albuquerque, NM 87191-4744
Contact Person: Hank Harenberg
Phone: (505) 889-3300

Capital Funding Group
824 Bay Street, Suite 1
Santa Monica, California 90405
Contact Person: Sheldon Gilman
Phone: (310) 399-3568

MORTGAGE LOAN 6-H COMPANIES

Capital Funding Services, Inc.
500 N. Guadalupe, #G452
Santa Fe, New Mexico 87501
Contact Person: Lee Lybrand
Phone: (505) 470-2750

Capital Pacific Mortgage Co.
2813 Coffee Road, Suite C
Modesto, California 95357-6068
Contact Person: John P. Williams
Phone: (209) 572-7300

Capstead Inc.
2001 Bryan Tower, Suite 3300
Dallas, Texas 75201
Contact Person: Christopher Gilson
Phone: (214) 999-2340

Carlyle Funding Corporation
2825 Wilcrest #553
Houston, Texas 77042
Contact Person: Donald R. Hannum
Phone: (713) 784-9804

Centerbank Mortgage Company
One Jefferson Square
Waterbury, Connecticut 06726-0300
Contact Person: K. Joy Banach
Phone: (203) 597-6280

CFC Mortgage Corporation
850 East Washington St., 2nd Floor
Colton, California 92324
Contact Person: Kenneth Ketner
Phone: (909) 370-4311

Challenger Mortgage Corporation
1051 Barkley, Suite 300
Overland Park, Kansas 66212
Contact Person: Michael J. Gulinson
Phone: (913) 381-5595

Champion Southwest Mortgage, Inc.
8517 Ironside N.E.
Albuquerque, New Mexico 87109
Contact Person: Spencer Lewallen
Phone: (505) 822-8918

Charter Southwest Commercial, Inc.
2130 Eubank, N.E.
P.O. Box 11519
(87192) Albuquerque, NM 87112
Contact Person: Kathryn L. Taylor
Phone: (505) 291-3758

Chase Home Mortgage Corporation
4915 Independence Parkway
Tampa, Florida 33634-7523
Contact Person: Rita Jane Iacino
Phone: (813) 881-2112

Cheyenne Mountain Mortgage Company
2308 19th Street
Alamogordo, New Mexico 88310
Contact Person: Robert L. Kim
Phone: (505) 437-5559

Chicago Mortgage Corporation
1200 Shermer Road, Suite 220
Northbrook, Illinois 60062
Contact Person: Peter F. Wildhage
Phone: (708) 291-9616

Citicorp Mortgage, Inc.
12855 N. Outer forty Drive, MS #22
St. Louis, Missouri 63141
Contact Person: James Pannabecker
Phone: (314) 230-2015

CitiMortgage Corporation
17304 Preston Road, Suite 800
Dallas, Texas 75252
Contact Person: Robert L. North
Phone: (214) 733-5565

Citizens National Mtg. Corporation
8787 Complex Drive
San Diego, California 92123
Contact Person: Kimberly Mahaffey
Phone: (619) 627-1312

Column Financial, Inc.
3414 Peachtree Rd. N.E., Suite 101
Atlanta, Georgia 30326
Contact Person: Robert A. Barnes
Phone: (404) 239-5338

Commerce Service Corporation
d/b/a Oak Tree Mtg. Corporation
9020 N. May Avenue
Oklahoma City, Oklahoma 73120
Contact Person: Carl A. Gayle
Phone: (405) 840-8501

Commercial Fed. Mtg. Corporation
2120 South 72nd Street
Omaha, Nebraska 68124
Contact Person: Cindy S. Anderson
Phone: (402) 390-5217

MORTGAGE LOAN 6-H COMPANIES

Competitive Financial Services
3916 Juan Tabo N.E., Suite 7
Albuquerque, New Mexico 87111
Contact Person: Robert Todd
Phone: (505) 275-0560

Congressional Funding, Inc.
77 S. Washington Street, #205
Rockville, Maryland 20850
Contact Person: Dawl A. Toland
Phone: (800) 524-8343 (Ext. 34)

Contemporary Financial
3240 Juan Tabo
Albuquerque, New Mexico 87111
Contact Person: Sarah White
Phone: (505) 298-2222

Cooperative Mtg. Services, Inc.
5875 Landerbrook Drive, Suite 200
Mayfield Heights, Ohio 44124
Contact Person: Daniel J. McDermott
Phone: (800) 531-3837

Corinthian Mortgage Corporation
10561 Barkley, Suite 300
Overland Park, Kansas 66212
Contact Person: Michael J. Gulinson
Phone: (913) 381-5995

Corporate Mortgage Services, Inc.
12412 Powerscourt Drive, Suite LL10
St. Louis, Missouri 63131
Contact Person: John Paci
Phone: (314) 965-5909

Corridor Capital Corporation
14005 Encantada N.E.
Post Office Box 21842 (87154-1842)
Albuquerque, New Mexico 87123
Contact Person: Donald K. Arnold
Phone: (505) 823-5961

Corstan, Inc.
4100 West Flamingo Road, Suite 2100
Las Vegas, Nevada 89103
Contact Person: Muriel Merchant
Phone: (702) 251-5440

Countrywide Funding Corporation
155 North Lake Avenue
Pasadena, California 91101
Contact Person: Alison Moses
(Legal Dept. 10-11)
Phone: (818) 304-8612

**Courtesy Funding a/k/a
Directors Mortgage Loan Corp.
d/b/a Courtesy Funding**
1595 Spruce Street
Post Office Box 1489
Riverside, California 92502
Contact Person: Cheryl Howe
Phone: (714) 784-4830

CoWest Mortgage Corp.
2121 San Jacinto, Suite 1400
Dallas, Texas 75201
Contact Person: Glenn Justice, Jr.
Phone: (214) 740-0900

Credit Union Mtg. Service, Ltd.
3351-E Candelaria N.E.
Albuquerque, New Mexico 87107
Contact Person: James W. Findley
Phone: (505) 881-6652

Crestart Mtg. Capital Corporation
9201 Forest Hill Avenue
Richmond, Virginia 23235
Contact: Sterling Edmunds, Jr.
Phone: (804) 560-6050

Crestar Mortgage Corporation
2108 West Laburnum Avenue
Richmond, Virginia 23227
Contact Person: Robert D. Bouck
Phone: (804) 254-1782

Crossland Mortgage Corp.
860 East 4500 South
Salt Lake City, Utah 84107
Contact Person: Michael S. Marks
Phone: (801) 269-7669

CTX Mortgage Company
3333 Lee Parkway
P. O. Box 19000
Dallas, Texas 75219-9000
Contact Person: Mark Meyer
Phone: (214) 559-6500

Cuna Mortgage Corporation
8401 Greenway Blvd.
Post Office Box 1332 (53701)
Middleton, Wisconsin 53562
Contact Person: Jackie Hardy
Phone: (608) 828-3000

MORTGAGE LOAN 6-H COMPANIES

Curry, Charles F. Company
720 Main Street
Kansas City, Missouri 64105
Contact Person: John Melody
Phone: (816) 471-8300

D.M. Financial
10 South Knoll Road, Suite 4
Mill Valley, California 94941
Contact Person: Paul S. Davis
Phone: (415) 388-6973

Dollar Mortgage Corporation
7578 El Cajon Blvd., 2nd Fl.
La Mesa, California 91941
Contact Person: Ronald F. Krueger
Phone: (619) 589-5256

Eberhardt Real Estate Finance Co.
81 South Ninth Street, Suite 400
Post Office Box 1385 (55440-1385)
Minneapolis, Minnesota 55402
Contact Person: Byron G. Fegley
Phone: (612) 336-4213

**Eberhardt Real Estate Finance Co.
of Arizona, Inc.**
81 South 9th Street, Suite 400
P. O. Box 1385 (5540-1385)
Minneapolis, Minnesota 55402
Contact Person: Mr. Byron G. Fegley
Phone: (612) 336-4213

Eichler, Fayne & Associates
1375 Sutter Street, Suite 218
San Francisco, California 94109
Contact Person: Marjorie W. Jones
Phone: (415) 928-8625

EMC Mortgage Corp.
222 West Las Colinas Blvd. Suite 600
Irving, Texas 75039
Contact Person: Ralene Ruyle
Phone: (214) 444-2800
(214) 444-2800

**Empire of America Realty Credit
Corporation**
Empire Plaza, 100 Seneca Street
Buffalo, New York 14203
Contact Person: Hawwao Wajed
Phone: (716) 845-4922

Enchantment Mortgage, Inc.
4008 Rodeo Road
Santa Fe, New Mexico 87505
Contact Person: Leslie Medina
Phone: (505) 473-0345

EquiCredit Corporation of NM
1801 Art Museum Drive
Jacksonville, Florida 32207
Contact Person: Sharon O'Brien
Phone: (904) 398-7581

Equinox Group, Ltd.
1360 Vista Colorado
Santa Fe, New Mexico 87501
Contact Person: Tarby Bryant
Phone: (505) 982-3050

Equity Bancorp, Inc.
4400 MacArthur Blvd., #900
Newport Beach, California 92660
Contact Person: Lawrence Johnson
Phone: (714) 724-4753

**Equity Concepts, Inc.
d/b/a Equity Southwest**
3501 S. McClintock, Suite 1087
Tempe, Arizona 85282
Contact Person: Frank X. Hunt
Phone: (602) 820-9770

Equity Key Financial Services
19798 Colby Ct.
Saratoga, California 95070
Contact Person: Neil A. Keever
Phone: (408) 253-8393

Equity West
3501 South McClintock Drive, #1087
Tempe, Arizona 85282
Contact Person: Jan Knudson
Phone: (602) 820-9770

Essex Home Mtg. Servicing Corp.
200 Golden Oak Court
Post Office Box 8068
Virginia Beach, Virginia 23450
Contact Person: David t. Shoop
Phone: (804) 274-9900

Exchange Mortgage Corporation
24275 North Western HWY., Ste. 101
Southfield, Michigan 48075
Contact Person: Anita Felcher
Phone: (313) 350-0080

MORTGAGE LOAN 6-H COMPANIES

Express America Mtg. Corp.

9060 E. Via Linda Street
Scottsdale, Arizona 85258-5416
Contact Person: Diane Rivette
Phone: (602) 661-3391
FAX: (602) 661-3396

Farragut Mortgage Co., Inc.

21 Oxford Road
Mansfield, MA 02048
Contact Person: Kathleen Clarke
Phone: (508) 337-8605 ext. 2330

FBS Mortgage Corporation

2550 University Ave. West
Suite 300 South
St. Paul, Minnesota 55114
Contact Person: Peggy Brooks
Phone: (612) 641-3993

Finance Corp of Santa Fe

142 Daniel Street
Santa Fe, New Mexico 87501
Contact Person: Ethan Day
Phone: (505) 989-1799

First Bankers Mortgage Corp.

7503 Bosque Blvd.
Waco, Texas 76712
Contact Person: Kendall Garrison
Phone: (800) 733-1636

First Franklin Financial Corp.

2150 N. 1st Street
San Jose, California 95131
Contact Person: Helen A Pollock
Phone: (800) 464-8203

First Home Acceptance Mtg. Corp.

5125 Convoy Street, Suite 203
San Diego, California 92111
Contact Person: Kenneth E. Green
Phone: (619) 268-7777

First National Security Corp.

P.O. Box 7738
Beaumont, Texas 77726
Contact Person: Mark R. Hyland
Phone: (409) 866-2266

First Preferred Mortgage, Inc.

415 East 200 South
Salt Lake City, Utah 87111
Contact Person: David Bastian
Phone: (801) 575-5450

First Security Loan Corporation

1701 Novato Blvd., #107
Novato, California 94947
Contact Person(s): Mary Alger
Marti Ross
Phone: (415) 898-1771

First Union Home Equity Corp.

128 S. Tryon Street
First Citizen Bldg., 5th Floor
Charlotte, NC 28202
Contact Person: Barbara Cheek
Phone: (704) 331-6539

First Union Mortgage Corp.

1800 Two First Union Center
Charlotte, NC 28288-1089
Contact Person: Beverlee Grose
Phone: (704) 374-7197

1st West Realty Service Corp.

23101 Lake Center Drive, #110
Lake Forest, California 92630
Contact Person: Rich Halvorson
Phone: (714) 472-1076

Fleet Mortgage Corporation

1333 Main Street, Suite 700
Columbia, South Carolina 29201
Contact Person: Beth Gignilliat
Phone: (803) 929-7900

FMIC Mortgage Associates, Inc.

3860 W. Northwest Hwy., Suite 202
Dallas, Texas 75220
Contact Person: Paul D. Giddens
Phone: (214) 350-8585

Ford Consumer Finance Co., Inc.

250 Carpenter Freeway
P. O. Box 660237
Dallas, Texas 75266-0237
Contact Person: Pamela Gardner
Phone: (214) 541-7621

Fordyce, Robert

P.O. Box 642
Mountainair, New Mexico 87036
Contact Person: Robert Fordyce
Phone: (505) 264-1837

Four Corners Mortgage Co.

2713 E. 20th
Farmington, New Mexico 87402
Contact Person: Terry L. Gould
Phone: (505) 327-3900

MORTGAGE LOAN 6-H COMPANIES

Four Star Financial Services, Inc.
8300 Utica Avenue, #135
Rancho Cucamonga, California 91730
Contact Person: Kreg S. Groat
Phone: (909) 466-3560

Fran Net USA
(Marketing Associates, Inc.)
d/b/a Fran Net USA
6121 Indian School Road N.E., #142
Albuquerque, New Mexico 87110
Contact Person: Paul Longoria
Phone: (505) 884-7755

Franklin Mtg. Capital Corporation
34 Executive Park, Suite 150
Irvine, California 92714
Contact Person: James R. Heitz
Phone: (714) 660-5201

Freedom Mtg. Corporation
1660 E. Murray-Holladay Road
Salt Lake City, Utah 84117
Contact Person: Kevin P. Gates
Phone: (801) 273-2700

Friedman, Scott Financial
1944 N. Topanga Canyon Blvd.
Topanga, California 90290
Contact Person: Scott Friedman
Phone: (310) 455-3134

Frontier Mortgage a/ka
Fountain Hills Trading
Corp. d/b/a
Frontier Mortgage
8777 E. Via DeVentura
Scottsdale, Arizona 85258
Contact Person: Michael Fromkin
Phone: (602) 596-0000

Frost Mortgage Banking Group
a/k/a CTX Mortgage Company d/b/a
Frost Mortgage Banking Group
2051 Wyoming Blvd., NE
Albuquerque, New Mexico 87112
Contact Person: Greg Frost
Phone: (505) 292-7200

Funding Incorporated
1250 NE Loop 410, Suite 325
San Antonio, Texas 78209
Contact Person: Kevin M. Kirton
Phone: (512) 826-9600

Garrett Financial Services
1100 S. Main, Suite 5
P.O. Box 668 (88004)
Las Cruces, New Mexico 88005
Contact: John & Debra Garrett
Phone: (505) 523-4881

GE Capital Mortgage Services Inc.
Three Executive Campus
Cherry Hill, New Jersey 08034
Contact Person: Patrick M. Cannon
Phone: (609) 661-7013
1-800-257-7818

Globe Financial
4010 Moorpark Avenue, Suite 120
San Jose, California 95117
Contact Person: Barbara Durbin
Phone: (408) 243-2590

GMAC Mtg. Corp. of Pennsylvania
8360 Old York Road
Elkins Park, PA 19117-1590
Contact Person: Ada Julie Stevens
Phone: (215) 881-1438
(FAX) 881-3370

Great Southwest Mtg. Corp.
Route 11, Box 21-0
Santa Fe, New Mexico 87501
Contact Person: Edmund V. Ortega
Phone: (505) 455-3763

Green Park Fin. Limited Ptnership
7500 Old Georgetown Rd., Suite 800
Bethesda, Maryland 20814
Contact Person: Marsha Schuyler
Phone: (301) 215-5533

Green Tree Financial Corp.
1100 Landmark Towers
345 St. Peter Street
St. Paul, MN 55102
Contact Person: Drew S. Backstrand
Phone: (612) 293-3400

Greene & Greene Mtg. Co., Inc.
10501 Montomery N.E., Suite 230
Albuquerque, New Mexico 87111
Contact Person: Laura A. Lagge
Phone: (505) 292-5595

MORTGAGE LOAN 6-H COMPANIES

Greentree Mortgage Company, L.P.
10005 Atriums At Greentree
P.O. Box 830
Marlton, New Jersey 08053
Contact Person: Kevin Conover
Phone: (609) 596-8858

Guild Mortgage Company
9160 Gramercy Drive
San Diego, California 92123
Contact Person: Diane Blanchard
Phone: (619) 627-2288

Hamilton Financial Corporation
525 Market Street, 9th Floor
San Francisco, California 94105
Contact Person: Rosemary Merlo
Phone: (415) 597-5600

Headlands Mortgage Company
700 Larkspur Landing Circle, #250
Larkspur, California 94939
Contact Person: Jonathan S. Wolfe
Phone: (415) 925-5345

Hilton Mortgage Corporation II
540 S. Perry Street
P. O. Box 4411
Montgomery, Alabama 36104
Contact Person: J. A. Wade
Phone: (205) 265-0999

Home Lending Associates, Inc.
950 Andover Park East, Suite 16
Tukwila, Washington 98188
Contact Person: David E. Zehm
Phone: (206) 575-2727

Home Mortgage Corporation
3000 Hempstead Turnpike, Suite 200
Levittown, New York 11756
Contact Person: Norman M. Carniol
Phone: (516) 796-6100

Home One Mortgage Funding
2325 San Pedro N.E., #2F
Albuquerque, New Mexico 87110
Contact Person: Robert Miera
Phone: (505) 888-1883

Home Trust Company
5353 West Alabama
Suite 500 (Physical Address)
Houston, Texas 77056
P. O. Drawer 2347 (Mailing Address)
Santa Fe, New Mexico 87504
Contact Person: Peter N. Ives
Phone: (505) 988-4300

Homestead Mortgage, Inc.
11 Calle Medico, #6
Santa Fe, New Mexico 87505
Contact Person: Sheila Edwards
Phone: (505) 982-6640

ICM Mortgage Corporation
8283 N. Hayden Road, Suite 150
Scottsdale, Arizona 85258
Contact: Barbara Van Antwerp
Phone: (602) 483-1680
(Albuquerque Office) ICM Mortgage
6100 Indian School Road N.E.
Albuquerque, New Mexico 87110

Imperial Funding Corporation
4625 S. Wendler, Suite 211
Tempe, Arizona 85282
Contact Person: Lester A. Werling
Phone: (602) 431-9393

Independence One Mtg. Corp.
300 Galleria Officentre, Suite 101
P.O. Box 5076
Southfield, Michigan 48086-5076
Contact Person: Susan T. Coulter
Phone: (313) 350-6318

Independent Mtg. Servicing Corp.
1031 W. Morse Blvd., Suite 350
Winterpark, Florida 32789
Contact Person: Robert Zulcosky
Phone: (407) 740-5300

Inland Mortgage Corporation
9265 Counselor's Row
P.O. Box 40616
Indianapolis, Indiana 46240-0616
Contact Person: Timothy L. Murphy
Phone: (317) 844-7788

Interfund Corporation
5805 Morgan Lane, NW
Albuquerque, New Mexico 87120
Contact Person: Stuart Lamb
Phone: (505) 898-8702

MORTGAGE LOAN 6-H COMPANIES

J A M Consultants, Inc.
108 N. Harrison
Alexandria, Indiana 46001
Contact Person: Jane A. Martin
Phone: (317) 724-7931

Jon Douglas Financial
11900 W. Olympic Blvd., Suite 402
Los Angeles, California 90064
Contact Person: Thomas Dunlap
Phone: (310) 442-8009

JPJ Capital Group, Inc.
2039 E. Cedar, Suite 101
Tempe, Arizona 85281
Contact Person: James E. Gaudiano
Phone: (602) 967-0620

**Kaplan Funding
d/b/a Transtar Mortgage**
18333 Preston Road, Suite 440
Dallas, Texas 75252
Contact Person: Andrew J. Gellman
Phone: (214) 713-9500

Key Mortgage Corporation
625 Grand Avenue, Suite 220
San Rafael, California 94901
Contact Person(s): Eric Newman or
Millie Anderson
Phone: (415) 457-5666

Keycorp Mortgage, Inc.
205 Park Club Lane
P.O. Box 9000
Buffalo, New York 14231-9000
Contact Person: Kathleen A. Piech
Phone: (716) 635-2017

Keystone Mtg. & Investment Company
2999 N. 44 Street, #600
Phoenix, Arizona 85018
Contact Person: Kenneth P. Braun
Phone: (602) 952-9952

Keyworth Mortgage Funding Corp.
917 Pennsylvania St. N.E.
Albuquerque, New Mexico 87110
Contact Person: Manuel Garcia
Phone: (505) 266-7800

Knutson Mortgage Corporation
3001 Metro Drive
Bloomington, Minnesota 55425
Contact Person: Grace Haagenonson
Phone: (612) 858-4710

L. J. Melody & Company
5847 San Felipe, Suite 4400
Houston, Texas 77057
Contact Person: Bill R. Frazer
Phone: (713) 787-1900

Lewinger Hamilton, Inc.
2201 San Pedro N.E., Bldg. 2,
Suite 100
P.O. Box 3040 (87190-3040)
Albuquerque, New Mexico 87110
Contact Person: Jack Dettweiler
Phone: (505) 883-7676

Lexington Mortgage Company
8614 Westwood Center Dr., Ste. 620
Vienna, Virginia 22182
Contact Person: Frank E. Warfield
Phone: (703) 790-2787

Liberty Lending Services, Inc.
2251 Rombach Avenue
P. O. Box 1000
Wilmington, Ohio 45177
Contact Person: Brett L. Foster
Phone: (513) 382-1000

Liberty Mortgage Company
100 North Broadway
P. O. Box 25757
Oklahoma City, Oklahoma 73125
Contact Person: Carol A. Aldridge
Phone: (405) 231-6265

Liberty Mortgage Company of NM
100 North Broadway
P.O. Box 25757
Oklahoma City, Oklahoma 73125
Contact Person: Carol A. Aldridge
Phone: (405) 231-6265

Lincoln Mortgage, Inc.
3107 Eubank N.E. #1
Albuquerque, New Mexico 87111
Contact Person: Darlin Monroe
Phone: (505) 292-9100

Lincoln Service Mortgage Corp.
480 Frederica Street
P.O. Box 20005
Owensboro, Kentucky 42304-0005
Contact Person: Kathryn C. Raymer
Phone: (502) 685-7100

MORTGAGE LOAN 6-H COMPANIES

Loan American Financial Corp.
8100 Oak Lane
Miami Lakes, Florida 33016
Contact Person: Scott Taylor
Phone: (305) 557-9282

Lomas Mortgage USA, Inc.
P.O. Box 227047 (75222)
1600 Viceroy Drive
Dallas, Texas 75235-2395
Contact Person: Patsy Pettit
Phone: (214) 879-7065

Los Altos Mortgage Company, Inc.
#27 Los Altos
601 Taos Ski Valley Road
Arroyo Seco, New Mexico 87514
Box 988 (Mailing Address)
El Prado, New Mexico 87529
Contact Person: Richard S. Edelman
Phone: (505) 776-8958

**Main St. Mtg. Co.,
Limited Partnership**
100 Second Avenue South, Suite 400-S
St. Petersburg, Florida 33701
Contact Person: Craig T. Collins
Phone: (813) 825-3934

Majestic Mortgage Company
1990 E. Lohman
Las Cruces, New Mexico 88001
Contact Person: Vern J. Stenzel
Phone: (505) 526-3329

Manzano Financial Services
1400 Barbara Loop
P.O. Box 15626 (87174)
Rio Rancho, New Mexico 87124
Contact Person: Lucinda J. Gathercole
Phone: (505) 891-3010

Marathon Mortgage Corporation
232A Muriel Street N.E.
Albuquerque, New Mexico 87123
Contact Person: Daryl Henry
Phone: (505) 293-5914

Margaretten & Company, Inc.
205 Smith Street
Perth Amboy, NJ 08861
Contact Person: Eileen Reinhardt
Phone: (908) 324-4191

Marina Hills Mortgage
24672 San Juan Avenue, Suite 204
Dana Point, California 92629
Contact Person: David Blain
Phone: (714) 489-2741

Market Street Mtg. Corp.
2650 McCormick Drive
Clearwater, Florida 34619
Contact Person: Diana DiPronio
Phone: (813) 724-7013

Matrix Financial Services Corp.
Post Office Box 35150
(85069)
2510 West Dunlap, Suite 300 Phoenix
Contact Person: Gloria Vasquez
Phone: (602) 678-6580

Medallion Mortgage Company
650 Saratoga Avenue
San Jose, California 95129
Contact Person: Peter G. Hills
Phone: (408) 985-1000

Melbourne Financial Corporation
6729 Academy Road, N. E., Suite A
Albuquerque, New Mexico 87109
Contact Person: Maxine Melbourne
Phone: (505) 822-8055

Mellow Mortgage Company
3100 Travis Street
Houston, Texas 77006
Contact Person: Katherine Watkins
Phone: (713) 525-8004

Meridian Mortgage Corporation
Two Devon Square, 744 W. Lancaster
Wayne, Pennsylvania 19087
Contact Person: David A. Silverman
Phone: (215) 971-6174

**Merrill Lynch, Pierce,
Fenner & Smith, Inc.**
100 Church St.
12th Floor/Registration Dept.
New York, New York 10080-6512
Contact Person: Marie Montagnino
Phone: (212) 602-8471

Metmor Financial, Inc.
9225 Indian Creek Parkway, Suite 3
Overland Park, Kansas 66210
Contact Person: John A. Holtmann
Phone: (913) 661-0555

MORTGAGE LOAN 6-H COMPANIES

Metropolitan Financial Ltd.

2730 San Pedro N.E., Suite H
Albuquerque, New Mexico 87123
Contact Person: Judith Seligman
Phone: (505) 275-1856

Midland Loan Services, L.P.

P.O. Box 419127
Kansas City, Missouri 64105
Contact Person: Leon E. Bergman
Phone: (816) 435-5000

MidNation Funding Corporation

501 W. I-44 Road
P.O. Box 26880
Oklahoma City, Oklahoma 73118-6054
Contact Person: Matt C. McLean
Phone: (405) 840-7600

Mission Hills Mortgage Corporation

1403 N. Tustin Avenue, Suite 250
Santa Ana, California 92701
Contact Person: Debbie Mirtle
Phone: (714) 972-3832

MMAD Industries, Inc.

1650 University Blvd. N.E., Suite 100
Albuquerque, New Mexico 87102
Contact Person: James A. Arias
Phone: (505) 242-4561

Molton, Allen & Williams Corp.

1000 Urban Center Parkway, Suite 500
P. O. Box 10025
Birmingham, AL 35242-2502
Contact Person: Andrew S. Payant
Phone: (205) 967-0074

Money Store Investment Corp. (The)

3301 C Street, Suite 100 M
Sacramento, California 95816
Contact Person: Peggy C. Turner
Phone: (916) 446-5000

Money Tree Mortgage

6000 Uptown blvd. N.E., Suite 108
Albuquerque, New Mexico 87110
Contact Person: George Metzger
Phone: (505) 884-5959

Monogram Home Equity Corporation

2180 S. 1300 East, Suite 300
Salt Lake City, Utah 84106-6000
Contact Person: Dianne Shaw
Phone: (801) 464-3311

Mortgage Authority, Inc. (The)

33200 West Fourteen Mile Road
West Bloomfield, Michigan 48322
Contact Person: Robert V. Schrader
Phone: (313) 539-5600

Mortgage Center (The)

154 Washington S.E.
Albuquerque, New Mexico 87108
Contact Person: Wilfred Tabet
Phone: (505) 255-3995

Mortgage Corner, Inc. (The)

One Jefferson Square
Waterbury, Connecticut 06726
Contact Person: K. Joy Banach
Phone: (203) 578-8350

Mortgage Funding Consultants, Inc.

505 North Lake Shore Drive, #207
Chicago, Illinois 60611
Contact Person: Robert A. Loffredi
Phone: (312) 621-4634

Mortgage One

2072 Bogart N.W.
Albuquerque, New Mexico 87120
Contact Person: Joe Pappard
Phone: (505) 899-1386

Mortgage Plus, Corporation

2112 Trawood, Suite B-9
El Paso, Texas 79935
Contact Person: Gary Scott
Phone: (915) 594-8003

Mortgage Plus Incorporated

7000 E. Belleview, Suite 100
Greenwood Village, Colorado 80111
Contact Person: Steven A. Rubin
Phone: (303) 779-0022

Mortgage Solutions

8401 Spain Road N.E., Suite 25-F
Albuquerque, New Mexico 87111
Contact Person: John R. Metz
Phone: (505) 828-0452

Mortgage Source, Inc.

165 East Main Street, 1A
Rockaway, New Jersey 07866
Contact Person: Richard Harold
Phone: (201) 627-1636

MORTGAGE LOAN 6-H COMPANIES

Mortgage West, A NM Limited Partnership
128 Grant Street, Suite 300
Santa Fe, New Mexico 87501
Contact Person: Robert Ross
Phone: (505) 986-0300

Mountain States Mtg. Centers Inc.
1333 East 9400 South
Sandy, Utah 84093
Contact Person: Alan Knudson
Phone: (801) 576-1000

Mountain West Financial Inc.
d/b/a Mtn. West Home Loan Corp.
P.O. Box 986
Alamosa, Colorado 81101
Contact Person: Michael W. Douglas
Phone: (9719) 589-2197

MSS Capital Corporation
11999 San Vicente Blvd., #400
Los Angeles, California 90049
Contact Person: Marc Shenkman
Phone: (310) 471-6993

N.V. Phillips & Co., Inc.
d/b/a Fortune Mortgage
105 Roadrunner Drive, Suite 5
Sedona, Arizona 86336
Contact Person: Mike Beard
Phone: (602) 282-6604

Nationsbank Mortgage Corporation
1201 Main St., 29th Floor
Dallas, Texas 75202
Contact Person: Gary T. Sommerfelt
Phone: (214) 508-9240

Nationwide Mortgage, Inc.
1642 E. Hayden Avenue
Hayden Lake, Idaho 83835
Contact Person: Robert K. Myers
Phone: (800) 208-0762

New America Financial L.P.
8115 Preston Road, Suite 500
Dallas, Texas 75225
Contact Person: Warren F. Caldwell
Phone: (214) 750-1234

New Mexico Mortgage Company, Inc.
6703-B Academy Road, N.E.
Albuquerque, New Mexico 87109
Contact Person: Ron Baca
Phone: (505) 822-0540

North American Mortgage Company
3883 Airway Drive
Santa Rosa, California 95403
Contact Person: Lee Farrell
Phone: (707) 523-5513

Northern NM Mortgage Company
130 Grant Street, Suite 202
Santa Fe, New Mexico 87501
Contact Person: Jeff Bowen
Phone: (505) 988-2276

Northstar Network Incorporated
104 N. Freeman, Suite 100
Oceanside, California 92054
Contact Person: Bernard A. Berrier
Phone: (619) 722-8856

Norwest Mortgage, Inc.
405 SW Fifth Street, UN 5874
Des Moines, Iowa 50309
Contact Person: Stephen Morrison
Phone: (515) 221-7300

Nutter, James B & Company
4153 Broadway
Kansas City, Missouri 64111
Contact Person: Len Kuklenski
Phone: (816) 531-2345

Pacific Sun Mortgage Co., Inc.
7220 Avenida Encinas, #110
Carlsbad, California 92009-4660
Contact Person: Larry A. Silvert
Phone: (619) 438-0414

Patrician Financial Company (The)
4800 Montgomery Lane, Suite 200
Bethesda, Maryland 20814
Contact Person: Robert Cantizano
Phone: (301) 718-2000

Patten Corporation
5295 Town Center Road, Suite 400
Boca Raton, Florida 33486
Contact Person: Patrick Rondeau
Phone: (407) 391-6336

PCA, INC. a/k/a Prime Credit America
4300 Carlisle NE
Albuquerque, New Mexico 87107
Contact Person: John Heard
Phone: (505) 880-0505

MORTGAGE LOAN 6-H COMPANIES

Peoples Heritage Mtg. Corporation
One Portland Square
P.O. Box 9540
Portland, Maine 04112
Contact Person: James Sellick
Phone: (207) 761-8500

PHH US Mortgage Corporation
6000 Atrium Way
Mt. Laurel, New Jersey 08054
Contact Person: David Goldberg
Phone: (609) 439-6000

Platte Valley Funding, L.P.
601 Fifth Avenue
Scottsbluff, Nebraska 69361
Contact Person: Regina Lashley
Phone: (308) 635-3500

Platte Valley Mortgage Corp.
601 5th Avenue
Scottsbluff, Nebraska 69361
Contact Person: Regina Lashley
Phone: (308) 635-3500

Plaza Mortgage, Inc.
P.O. Box 999
Medford, Oregon 97501
Contact Person: William J. Thompson
Phone: (503) 773-2220

Plymouth Capital Company, Inc.
4700 Nathan Lane
Post Office Box 47421
Plymouth, Minnesota 55447
Contact Person: Joy Manthey Fick
Phone: (612) 553-8423

PNC Mortgage Corp. of America
440 North Fairway Drive
Vernon Hills, Illinois 60061
Contact Person: Julie A. Lucas
Phone: (708) 549-2170

Pribank Mortgage Co., Inc.
d/b/a Private Client Mtg. Services
14670 N.E. 8th Street, Suite 205
Bellevue, Washington 98007
Contact Person: Michael Robertson
Phone: (800) 755-8572

Prime Lending, Inc.
17330 Preston Road, #200D
Dallas, Texas 75252
Contact Person: Terri Stewman
Phone: (214) 248-7866

Primerica Financial Services
Home Mortgages, Incorporated
3100 Breckinridge Blvd., Bldg. 400
Duluth, Georgia 30199-0001
Contact Person: Catherine Robbins
Phone: (404) 564-6302

PrimeSource Mortgage, Inc.
6700 N. Mesa, #200
El Paso, Texas 79912
Contact Person: Barton I. Oglesby
Phone: (915) 833-4388

Principal Residential Mtg., Inc.
711 High Street
Des Moines, Iowa 50392-0820
Contact Person: Alan W. Jackson
Phone: (515) 247-6972

Private Label Mtg. Services Corp.
100 S. Fifth Street
Minneapolis, MN 55402
Contact Person: Betsy Sharon
Phone: (301) 696-7514

Professional Mtg. & Investment, Inc.
2900 Louisiana, N.E., Suite A-1
Albuquerque, New Mexico 87110
Contact Person: Jody Rigoni
Phone: (505) 888-3881

Properties of the Southwest, Inc.
5295 Town Center Road, Suite 400
Boca Raton, Florida 33486
Contact Person: Patrick
E. Rondeau
Phone: (407) 391-6336

Prudential Home Mortgage Company Inc. (The)
7485 New Horizon Way
Frederick, Maryland 21701
Contact Person: Betsy Sharon
Phone: (301) 696-7514

Quality Financial Services
333 E. Main Street
Farmington, New Mexico 87401
Contact Person: Brian Huffhines
Phone: (505) 327-2435

MORTGAGE LOAN 6-H COMPANIES

Quality Home Loans

P.O. Box 7159 (93031)
500 East Esplanade Dr., Ste. 1220
Oxnard, California 93030
Contact Person: John Oberg
Phone: (805) 485-0441

Quest Mortgage, Inc.

P.O. Box 2914 (87504)
607 Cerrillos Road
Santa Fe, New Mexico 87501
Contact Person: Charles T. Watkins
Phone: (505) 984-8855

Rancho Mortgage Corporation

1317 W. Foothill Blvd., Suite #124
Upland, California 91786
Contact Person: Wendy Strackbein
Phone: (909) 946-9005

Real Estate Financing, Inc.

P.O. Box 669
Montgomery, Alabama 36101-0669
Contact Person: Janet W. Fleegal
Phone: (205) 223-3339

Remsen Partners Ltd.

757 Third Avenue
New York, New York 10017
Contact Person: Chad W. Johnson
Phone: (212) 838-1111

Rio Grande Mortgage Corporation

8102 Menaul Boulevard, N.E.
Albuquerque, New Mexico 87110
Contact Person: Hardin V. Buckalew
Phone: (505) 298-1914

Robertson & Associates

5325 Wyoming, N. E., Suite 105
Albuquerque, New Mexico 87109
Contact Person: R. Edward Robertson
Phone: (505) 823-2333

Rocky Mountain Mortgage, Ltd.

9320 Menaul Blvd., N. E.
Albuquerque, New Mexico 87112
Contact Person: Larry L. Logan
Phone: (505) 292-0405

Rocky Mtn. Mtg, Ltd. of Santa Fe

9320 Menaul Blvd., N. E.
Albuquerque, New Mexico 87112
Contact Person: Larry L. Logan
Phone: (505) 292-0405

Rocky Mtn. Mtg. Services

P.O. Box 7972
Aspen, Colorado 81612
Contact Person: James P. Wentzel
Phone: (800) 255-2777

Rogers, Steven M.

d/b/a Rogers & Associates
120 Madeira N.E., Suite 105
Albuquerque, NM 87108-1521
Contact Person: Steven M. Rogers
Phone: (505) 268-7533

Ruidoso Mortgage Co.

P.O. Box 2454
Ruidoso, New Mexico 88345
Contact Person: Sherrie MacElroy
Phone: (505) 258-4501

Sanchez, Carlos M. & Assoc. Inc.

9201 Wilshire Blvd., Suite 101
Beverly Hills, California 90210
Contact Person: Carlos M. Sanchez
Phone: (310) 278-4812

Santa Fe Capital, Inc.

P.O. Box 1476 (87504)
1313 Luisa Street, Suite C
Santa Fe, New Mexico 87501
Contact Person: Eloy Lucero
Phone: (505) 983-2288

Santa Fe Company

2403 (P-5) San Mateo, N.E.
Albuquerque, New Mexico 87110
Contact Person: Krist Peetz
Phone: (505) 881-2333

Santa Fe Equities, Incorporated

38 Aventura Road
Santa Fe, New Mexico 87505
Contact Person: Donald Quintana
Phone: (505) 466-9004

Santa Fe Mortgage Company, Inc.

P. O. Box 22385 (87502)
215 Lincoln Avenue, Suite 300
Santa Fe, New Mexico 87501
Contact Person: Lance Armer
Phone: (505) 988-2501

Santiago Financial Services, Inc.

537B Old Santa Fe Trail
Santa Fe, New Mexico 87501
Contact Person: Clyde H. Gossert
Phone: (505) 989-7717

MORTGAGE LOAN 6-H COMPANIES

SC Funding Corporation
600 Anton Boulevard, The 20th Floor
Costa Mesa, California 92626
Contact Person: David Engebretson
Phone: (800) 758-1442

SCME Mortgage Bankers, Inc.
6265 Greenwich Drive, Suite 200
San Diego, California 92122
Contact Person: Doris Davis
Phone: (619) 558-2700

Shearson Lehman Hutton Mtg. Corp.
NOTE: SEE GE CAPITAL MORTGAGE
SERVICES OF CALIFORNIA

Sierra Mortgage Co., Inc.
P.O. Box 3942 (87190)
2441 La Veta N.E.
Albuquerque, New Mexico 87110
Contact Person: Michael M. Bowman
Phone: (505) 883-6891

Sierra Mortgage Corporation
5788 North Mesa
El Paso, Texas 79912
Contact Person: Richard L. Thomas
Phone: (915) 584-1448

Simon Mortgage Company
3305 Constitution N.E.
Albuquerque, New Mexico 87106
Contact Person: Winston H. Simon
Phone: (505) 268-8919

SLC Realty Services
P.O. Box 15009
Santa Fe, New Mexico 87506-5009
Contact Person: Stacy Crossingham
Phone: (505) 982-9471

Source One Mtg. Svcs. Corporation
27555 Farmington Road
Farmington Hills, Michigan 48334
Contact Person: Robert V. Schrader
Phone: (313) 488-7595

South Central Pacific Mtg. Co.
27555 Farmington Road
Farmington Hills, Michigan 48334
Contact Person: Robert V. Schrader
Phone: (810) 488-7595

South Shore Mortgage, Inc.
6 Jenner, Suite 290
Irvine, California 92718
Contact Person: Steven Walters
Phone: (714) 453-1120

Southwest Lender
110 South Gold
Deming, New Mexico 88030
Contact Person: Leonel Gallegos
Phone: (505) 546-6103

Southwestern Mortgage Company
P.O. Box 4623 NDC BLL
603 Camino De La Placita
Taos, New Mexico 87571
Contact Person: Jerry D. Runge
Phone: (505) 758-0565

StanChart Mortgage Company
3300 N. Central Avenue, #2400
Phoenix, Arizona 85012
Contact Person: Stacie Burnett
Phone: (602) 264-8600

**Standard Federal Bank
d/b/a Interfirst**
2600 W. Big Beaver
Troy, Michigan 48084
Contact Person: Garry G. Carley
Phone: (810) 643-9600

Stanwell Mortgage, Inc.
4100 W. Flamingo Road, Suite 2600
Las Vegas, Nevada 89103
Contact Person: Sean Corrigan
Phone: (702) 873-3940

Stewart Mortgage
P.O. Box 539
Cloudcroft, New Mexico 88317
Contact Person: Mark A. Stewart
Phone: (505) 682-2210

Stuart-Wright Mtg., Inc.
7228 E. Echo Lane
Scottsdale, Arizona 85258
Contact Person: James Nelson
Phone: (602) 483-5334

Suburban Mtg. Co. of NM
3707 Eubank, N. E.
P.O. Box 14623
Albuquerque, New Mexico 87111
Contact Person: Maureen E. Haase
Phone: (505) 298-7456

MORTGAGE LOAN 6-H COMPANIES

Sullenberger, David
P.O. Box 1480
Anthony, New Mexico 88021
Contact Person: David Sullenberger
Phone: (505) 822-4376

Sun Country Mortgage Company
5862 Cromo Drive, Suite 204
El Paso, Texas 79912
Contact Person: Michel R. Reveley
Phone: (915) 581-4457

Sunbelt National Mtg. Corp.
2974 LBJ Freeway
Dallas, Texas 75234
Contact Person: Barry D. Johnson
Phone: (224) 919-5285

Sunshine Mortgage, Inc.
2345 Southern Boulevard, Suite C-8
Rio Rancho, New Mexico 87124
Contact Person: Gary O'Connell
Phone: (505) 892-3661

Superior Mortgage Services, Inc.
10701 Montgomery N.E., #B
Albuquerque, New Mexico 87111
Contact Person: John R. Snyder
Phone: (505) 275-0200

Sycamore Financial Group, Inc.
P.O. Box 1050
8291 Utica Avenue
Rancho Cucamonga, California 91730
Contact Person: Marilyn Hall
Phone: (909) 989-6993

T.B.W. Inc.
d/b/a Taylor, Bean & Whitaker Mtg.
Corporation
2233 S.E. Ft. King Street, Suite B
Ocala, Florida 34471
Contact Person: Sherry D. Dickinson
Phone: (904) 351-1109

Taos Mortgage
710-S Cruz Alta Plaza
P. O. Drawer P
Taos, New Mexico 87571
Contact Person: Link Summers
Phone: (505) 758-4999

Teer, Patrick Monroe
111 South Gold (Physical Address)
Deming, New Mexico 88030
P. O. Box 3077
(Mailing Address) Silver City, NM
88062
Contact Person: Patrick Monroe Te
Phone: (505) 544-3520

Temple-Inland Mortgage Corporation
901 Mopac Expressway South
Austin, TX 78746
Contact Person: Wayne McDonald
Phone: (512) 329-3000

TMS Commercial Mortgage Inc.
3301 C Street, Suite 100M
Sacramento, California 95816
Contact Person: Peggy C. Turner
Phone: (916) 446-5000

Total Financial Services
292 Carlisle N.E.
P. O. Box 90728 (87199)
Albuquerque, New Mexico 87109
Contact Person: Amos Montoya
Phone: (505) 884-1213

Trinity Mtg. Co. of Dallas
350 Sagamore Pkwy., Suite 100
W. Lafayette, Indiana 47906
Contact Person: Joseph Trombello
Phone: (317) 497-7557

Troy & Nichols, Inc.
1500 North 19th Street
Monroe, Louisiana 71201
Contact Person: Joan Heisler
Phone: (318) 329-1687
(800) 551-5060

Ultimate Mortgage Services Inc.
3131 N. Country Club, Suite 111
Tucson, Arizona 85716
Contact Person: Rena Rios
Phone: (602) 795-5025

United Companies Lending Corp.
4041 Essen Lane
P. O. Box 1591 (70821-1591)
Baton Rouge, Louisiana 70809
Contact Person: Mark S. Thevenot
Phone: (504)-924-6007

MORTGAGE LOAN 6-H COMPANIES

United Mtg. Express Corp.
7301 E. Helm Drive, Bldg. A
Scottsdale, Arizona 85260
Contact Person: Thomas A. Coury
Phone: (602) 991-1290
(505) 837-2202 (Albq. Branch)

United Professional Mortgage, Inc.
5299 DTC Blvd., Suite 500
Englewood, Colorado 80111
Contact Person: David Gallaway
Phone: (303) 267-0057

Universal Lending Corporation
6775 East Evans Avenue
Denver, Colorado 80224
Contact Person: Terri J. Jowers
Phone: (303) 758-3336 ex.362

Valley Mortgage Center Santa Fe
2077 N. Frontage Road W.
Vail, Colorado 81657
Contact Person: Meredith K. Johnson
Phone: (303) 476-9780

Value Line Mortgage Corporation
12510 Prosperity Drive, Suite 270
Silver Spring, Maryland 20904
Contact Person: Holly A. Jaworski
Phone: (301) 680-1990

VenWest Mortgage, Inc.
5655 E. River Road
Tucson, Arizona 85715
Contact Person: Steven R. Rafferty
Phone: (602) 299-9414

Veterans Mortgage Corporation
5125 Convoy Street, Suite 203
San Diego, California 92111
Contact Person: Kenneth E. Green
Phone: (619) 268-7777

Washington Mtg. Financial Group, Ltd.
1593 Spring Hill Road, #400
Vienna, Virginia 22182
Contact Person: Barbara Ekstrom
Phone: (703) 790-0730

Washtenaw Mortgage Company
315 E. Eisenhower, Suite 12
Ann Arbor, Michigan 48108
Contact Person: Charles Huffman
Phone: (313) 662-9733

Wesav Mortgage Corporation
See: Express America Mtg. Corp.

Waterfield Financial Corporation
7500 W. Jefferson Boulevard
Ft. Wayne, Indiana 46804
Contact Person: Donald A. Sherman
Phone: (219) 434-8273

West Star Financial Corporation
1635 S. Berry Knoll Blvd.
Centennial Park, AZ 86021-1200
Contact Person: Kenneth C. Knudso
Phone: (602) 875-8000

Western Cities Mtg. Corporation
17731 Irvine Blvd., Suite 110
Tustin, California 92680
Contact Person: Linas P. Butkys
Phone: (714) 838-6677

Western Mortgage and Realty
2218 Southern Blvd., Suite 14
Rio Rancho, New Mexico 87124
Contact Person: Maralee Blything
Phone: (505) 891-4232

Weststar Mortgage Corporation
P. O. Box 25400
6200 Uptown Blvd. N.E. Albq., NM
Contact Person: Kent Wiechert
Phone: (505) 889-0020

Westwood Mortgage Group, Inc.
1448 South St. Francis Drive
Santa Fe, New Mexico 87505
Contact Person: Steven A. Greiner
Phone: (505) 986-1900

Weyerhaeuser Mortgage Company
6320 Canoga Avenue
Woodland Hills, California 91367
Contact Person: Cynthia Banarer
Phone: (818) 592-2437

Windtree Financial Corporation
d/b/a Windtree Mortgage Company
250 N. Westlake Blvd., Suite 210
Westlake Village, California 9136
Contact Person: Thomas J. Evans,
Phone: (805) 379-9250

MORTGAGE LOAN 6-H COMPANIES

Woods, Harold III
d/b/a Gulf Atlantic Mtg. Co.
1414 Hyde Park Road
Santa Fe, New Mexico 87501
Contact Person: Harold Woods III
Phone: (505) 988-4377

World Mortgage Company
1901 Harrison Street
Oakland, California 94612
Contact Peson: Katey Proefke
Phone: (510) 446-3849

Yokie & Associates
P.O. Box 2039
Farmington, New Mexico 87499
Contact Person: John Yokie
Phone: (505) 327-2334

Zions Mortgage Company
4460 South Highland Drive
Salt Lake City, Utah 84124
Contact Person: Steven G. Carlson
Phone: (801) 273-3186

ESCROW COMPANIES

ALAMOGORDO

A A & T Escrow Company
The Champion Building
1905 10th Street
P.O. Box 76
Alamogordo, New Mexico 88311
Phone: (505) 437-4917

Pioneer Title Escrow Service
P.O. Box 249
909 Delaware
Alamogordo, New Mexico 88311-0249
Phone: (505) 437-5810

ALBUQUERQUE

American Escrow Company
2711 San Mateo, N. E.
Albuquerque, New Mexico 87110
Phone: (505) 883-5293

First Financial Escrow, Inc.
8100 Mountain Road, N.E., Ste. 200
P. O. Box 36371
Albuquerque, New Mexico 87176-6371
Phone: (505) 265-1111

Preferred Escrow Services
2225 Wyoming, NE, Suite H
Post Office Box 90785
Albuquerque, New Mexico 87112
Phone: (505) 294-0600

Security Escrow Corporation
1721 Girard, N. E.
P.O. Box 25426 (87190)
Albuquerque, New Mexico 87125
Phone: (505) 262-1566

BRANCH: Security Escrow Corp.
142 Deborah Loop
Rio Rancho, NM 87124
Phone: (505) 892-6311

Weststar Mortgage Corporation
6200 Uptown Blvd N.E., Ste. 110
Albuquerque, New Mexico 87110
Phone: (505) 883-0332

**BRANCH: Rocky Mountain Escrow
de Santa Fe**
1444 So. St. Francis Dr.
Suite A
P. O. Box 5741
Santa Fe, NM 87502
Phone: (505) 983-2648

Southwest Escrow Co.
1775 Main Street, S. E.
P. O. Box 1435
Los Lunas, NM 87031
Phone: (505) 865-3364

Horizon Escrow Agency
1089 North Canal
Carlsbad, NM 88220
Phone: (505) 885-3767

Horizon Escrow Agency
2702 N. Grimes, Suite D
Hobbs, NM 88240
Phone: (505) 392-1584

CARLSBAD

Diamond Escrow Corporation
116 North Canyon
Carlsbad, New Mexico 88220
Phone: (505) 887-5613

CLOVIS

Burns Agency
420 Mitchell Street
P.O. Box 488
Clovis, New Mexico 88101
Phone: (505) 762-4403

DEMING

Luna County Investments, Inc.
d/b/a The Escrow Service
210 E. Poplar
Deming, New Mexico 88030
Phone: (505) 546-8896

Mimbres Valley Escrow Svcs, Inc.
507 South Gold Avenue
Deming, New Mexico 88031
Phone: (505) 546-0335

**BRANCH: Mimbres Valley Escrow
Services, Inc.**
214 W. Broadway
P.O. Box 4039
Silver City, NM 88061
Phone: (505) 538-2976

ESCROW COMPANIES

FARMINGTON

Executive Escrow Service
2113 East 20th Street
Farmington, New Mexico 87401
Phone: (505) 326-4351

Farmington Investment Company
414 North Wall Street
P. O. Box 229
Farmington, New Mexico 87499
Phone: (505) 325-3452

HOBBS

Security Title-Lea County
Abstract Co.
320 N. Turner
P.O. Box 1007 (88241)
Hobbs, New Mexico 88240
Phone: (505) 393-3111

BRANCH: Security Title-Lea
County Abstract Co.
115 E. Washington
Lovington, NM 88240
Phone: (505) 396-2829

LAS CRUCES

Mountain States Escrow, Inc.
212 West Hadley
P. O. Box 15186 or 2244
Las Cruces, New Mexico 88004
Phone: (505) 526-9741

LOS LUNAS

Zero Investment & Escrow Company
d/b/a Security Escrow of
Valencia County
601 Main Street
Post Office Box 1090
Los Lunas, New Mexico 87031
Phone: (505) 865-3913

LOVINGTON

MJL Escrow Services
2320 South Main
P. O. Box 1232
Lovington, New Mexico 88260
Phone: (505) 396-5814

PORTALES

Graham Abstract Company, Inc.
107 West 2nd Street
Portales, New Mexico 88130
Phone: (505) 356-8505

RAMAH

Western Escrow Corporation
HC-61 Box 5010
Ramah, NM 87321
Phone: (505) 783-4588

ROSWELL

Roswell Escrow Services, Inc.
204 West Second, Suite 5
P. O. Box 2224
Roswell, New Mexico 88202
Phone: (505) 622-3513

SANTA FE

Investors Escrow Inc.
104 S. Capitol, Suite 3
P.O. Box 8501
Santa Fe, New Mexico 87501
Phone: (505) 982-1606

TAOS

Pioneer Investment Company of Taos
1329 Paseo Del Pueblo Sur
P. O. Box JJ
Taos, New Mexico 87571
Phone: (505) 758-2227

TRUTH OR CONSEQUENCES

Sierra County Escrow Company
1500 Date Street
P.O. Box 1025
Truth or Consequences, NM 87901
Phone: (505) 894-6593

MOTOR VEHICLE SALES FINANCE/OUT-OF-STATE

ALABAMA

WORLD OMNI FINANCIAL CORP
6150 Omni Park Drive
Mobile, AL 36609
Phone: (205) 639-7932
License No. 762

ARIZONA

**C.I.T. GROUP/EQUIPMENT
FINANCING, INC (THE)**
1620 West Fountainhead Pkwy
Tempe, AZ 85282
Phone: (602) 784-2300
License No. 536

C.I.T. LEASING CORPORATION
1620 West Fountainhead Pkwy
Tempe, AZ 85282
Phone: (602) 784-2300
License No. 535

CHEMICAL FINANCIAL SERVICES CORP
1201 South Alma School Road
Mesa, AZ 85210
Phone: (602) 969-9233
License No. 595

FORD CONSUMER FINANCE CO INC
10050 N. 25th Avenue #306
Phoenix, AZ 85291
Phone: (602) 861-0651
License No. 720

OLYMPIC FINANCIAL LTD
Phoenix Townhouse
100 West Clarendon Avenue
Phoenix, AZ 85013
Phone: (602) 265-1171
License No. 784

TOYOTA MOTOR CREDIT CORP
D/B/A LEXUS FINANCIAL SERVICE
10040 N. 25th Ave., Ste. 200
Phoenix, AZ 85021
Phone: (602) 395-5400
License No. 586

CALIFORNIA

AMERICAN HONDA FINANCE CORP
700 Van Ness Avenue
Torrance, CA 90501
Phone: (310) 781-4667
License No. 622

**CIT GROUP (THE)/SALES
FINANCING, INCORPORATED**
1755 Creekside Oaks Drive
Sacramento, CA 95833
Phone: (916) 924-3821
License No. 615

HYUNDAI MOTOR FINANCE CO
10550 Terlburt Avenue
Fountain Valley, CA 92728-0850
Phone: (714) 965-3000
License No. 696

LOBEL FINANCIAL CORP
2544 W. Woodland Drive
Anaheim, CA 92801
Phone: (714) 995-3333
License No. 722

**MITSUBISHI MOTORS CREDIT
OF AMERICA, INCORPORATED**
10805 Holder Street, Suite 301
Cypress, CA 90630
Phone: (800) 922-8786
License No. 712

WESTCORP FINANCIAL SERVICES
16485 Laguna Canyon Road
Irvine, CA 92718
Phone: (714) 753-3000
License No. 787

MOTOR VEHICLE SALES FINANCE/OUT-OF-STATE

COLORADO

ASSOCIATES COMMERCIAL CORP

3131 South Vaughn Way, #214
Aurora, CO 80014
Phone: (303) 337-7020
License No. 263

CAR MART, INC

D/B/A MONACO FINANCE
370 17th Street, Suite 5060
Denver, CO 80202
Phone: (303) 592-4311
License No. 704

GENERAL ELECTRIC CAPITAL CORP

8480 E. Orchard Rd., Suite 5000
Englewood, CO 80111
Phone: (203) 357-4898
License No. 463

PORSCHE CREDIT CORPORATION

Plaza Quebec 1, 6025 S. Quebec
Suite 240
Englewood, CO 80111
Phone: (313) 948-3241
License No. 727

**PRIMUS AUTOMOTIVE FINANCIAL
SERVICES INC D/B/A MAZDA
AMERICAN CREDIT**

3131 South Vaughn Way
Aurora, CO 80014
Phone: (303) 696-2760
License No. 657

**BANK ONE, DENVER, N.A.
UNIVERSITY HILLS**

2926 South Colorado Blvd.
Denver, CO 80222
Phone: (303) 757-7272
License No. 782

**CIT GROUP (THE)/SALES
FINANCING, INCORPORATED**

9351 Grant Street, Suite 460
Thornton, CO 80229
Phone: (303) 252-1918
License No. 751

JAGUAR CREDIT CORPORATION

3131 S. Vaughn Way
Aurora, CO 80014
Phone: (615) 665-7932
License No. 732

**PRIMUS AUTOMOTIVE FINANCIAL
SERVICES, INCORPORATED**

3131 South Vaughn Way
Aurora, CO 80014
Phone: (303) 696-2760
License No. 658

**PRIMUS AUTOMOTIVE FINANCIAL
SERVICES, INC. D/B/A SUBARU
AMERICAN CREDIT**

3131 South Vaughn Way
Aurora, CO 80014
Phone: (303) 696-2760
License No. 757

CONNECTICUT

GENERAL ELECTRIC CAPITAL CORP

55 Federal Road
Danbury, CT 06813
Phone: (203) 743-7744
License No. 741

MERCEDES-BENZ CREDIT CORP

201 Merritt 7, Suite 700
Norwalk, CT 06851
Phone: (203) 847-4500
License No. 378

FLORIDA

AUTOLEND CORPORATION

420 Jefferson Avenue
Miami Beach, Florida 33139
Phone: (800) 633-0407
License No. 790

MOTOR VEHICLE SALES FINANCE/OUT-OF-STATE

ILLINOIS

AUTOFINANCE GROUP INC
601 Oakmont Lane, Suite 350
Westmont, IL 60559-5549
Phone: (708) 655-7100
License No. 708

**GENERAL ELECTRIC CAPITAL
LOAN SERVICE, INC**
600 Hart Road
Barrington, IL 60010
Phone: (708) 381-6600
License No. 598

**NATIONWIDE OF NEW MEXICO
LIMITED PARTNERSHIP**
3435 N. Cicero Avenue
Chicago, IL 60641
Phone: (312) 777-7600
License No. 761

DEUTSCHE CREDIT CORPORATION
2333 Waukegan Road
Deerfield, IL 60015
Phone: (708) 948-7272
License No. 585

HOUSEHOLD RETAIL SERVICES INC
700 Wood Dale Road
Wood Dale, IL 60191
Phone: (708) 350-4000
License No. 649

VW CREDIT INCORPORATED
2333 Waukegan Road
Deerfield, IL 60015
Phone: (708) 948-1913
License No. 563

IOWA

DEERE CREDIT, INCORPORATED
1415 28th Street
West Des Moines, IA 50265
Phone: (515) 224-2837
License No. 721

GENERAL ELECTRIC CAPITAL CORP
4333 Edgewood Road, N.E.
Cedar Rapids, IA 52249
Phone: (319) 398-7842
License No. 739

MASSACHUSETTS

GENERAL ELECTRIC CAPITAL CORP
150 Royall Street, Suite 240
Canton, MA 02021
Phone: (617) 821-5321
License No. 740

MICHIGAN

CREDIT ACCEPTANCE CORPORATION
21301 Civic Center Drive
Southfield, MI 48076-3911
Phone: (313) 353-2700
License No. 703

MINNESOTA

GREEN TREE FINANCIAL CORPORATION
600 Landmark Towers
345 St. Peter Street
St. Paul, MN 55102
Phone: (612) 293-3400
License No. 747

MOTOR VEHICLE SALES FINANCE/OUT-OF-STATE

MISSOURI

CITICORP NATIONAL SERVICES INC
15851 Clayton Road
Ballwin, MO 63011
Phone: (314) 256-5000
License No. 672

GENERAL ELECTRIC CAPITAL CORP
101 West Coates
Moberly, MO 65270
Phone: (816) 263-7924
License NO. 742

HYUNDAI MOTOR FINANCE COMPANY
14528 S. Outer Forty Road
Chesterfield, MO 63017
Phone: (314) 576-1729
License No. 695

NEW JERSEY

BMW FINANCIAL SERVICES NA INC
300 Chestnut Ridge Road
Woodcliff Lake, NJ 07675
Phone: (201) 307-4000
License No. 743

VOLVO FINANCE NORTH AMERICA
25 Philips Parkway
Montvale, NJ 07645
Phone: (800) 223-1076
License No. 665

NEW YORK

AEGIS AUTO FINANCE INC
33 Whitehall Street
New York, NY 10004
Phone: (212) 412-8900
License No. 780

CHEMICAL BANK
300 Jericho Quadrangle
Jericho, NY 11753
Phone: (516) 937-4880
License No. 705

**SAAB-SCANIA FINANCIAL
SERVICES CORPORATION**
1 Marine Midland Ctr., 20th Fl.
Buffalo, NY 14203
Phone: (716) 841-2658
License No. 662

OHIO

NATIONAL AUTO CREDIT, INC
30000 Aurora Road
Solon, OH 44139
Phone: (216) 349-3948
License No. 754

TENNESSEE

JAGUAR CREDIT CORPORATION
5209 Linbar Drive, Suite 615
Nashville, TN 37211
Phone: (615) 665-7932
License No. 733

**PRIMUS AUTOMOTIVE FINANCIAL
SERVICES, INCORPORATED**
5209 Linbar Drive, Suite 615
Nashville, TN 37211
Phone: (615) 665-7932
License No. 624

MOTOR VEHICLE SALES FINANCE/OUT-OF-STATE

**PRIMUS AUTOMOTIVE FINANCIAL
SERVICES, INC D/B/A MAZDA
AMERICAN CREDIT**
5209 Linbar Drive, Suite 615
Nashville, TN 37211
Phone: (615) 665-7932
License No. 638

**PRIMUS AUTOMOTIVE FINANCIAL
SERVICES, INC D/B/A SUBARU
AMERICAN CREDIT**
5209 Linbar Drive, Suite 615
Nashville, TN 37211
Phone: (615) 665-7932
License No. 758

TEXAS

ASSOCIATES COMMERCIAL CORP
901 N.E. Loop 410, Ste. 618 W
San Antonio, TX 78217
Phone: (512) 826-4000
License No. 559

AUTO ONE ACCEPTANCE CORP
5025 Arapaho Road, Suite 101
Dallas, TX 75248
Phone: (214) 661-1234
License No. 731

CHRYSLER CREDIT CORPORATION
4412 74th Street, Suite A-100
Lubbock, TX 79424
Phone: (806) 797-1010
License No. 507

CHRYSLER FINANCIAL CORP
4412 74th Street, Suite A-100
Lubbock, TX 79424
Phone: (806) 797-1010
License No. 593

FLEETWOOD CREDIT CORPORATION
14901 Quorum Drive, Suite 750
Addison, TX 75240
Phone: (214) 661-0595
License No. 694

FORD CONSUMER FINANCE CO. INC
222 W Las Colinas Blvd., #541
Irving, TX 75039
Phone: (214) 556-2828
License No. 719

FORD MOTOR CREDIT COMPANY
521 North Industrial Blvd.
Dallas, TX 75207
Phone: (214) 745-4508
License No. 689

FORD MOTOR CREDIT COMPANY
1200 Golden Key Cle., Ste. 104
El Paso, TX 79925
Phone: (915) 594-1041
License No. 487

FORD MOTOR CREDIT COMPANY
801 E. Campbell Road, Suite 600
Richardson, TX 75081
Phone: (214) 669-0022
License No. 643

FORD MOTOR CREDIT COMPANY
4010 82nd Street, Suite 200
Lubbock, TX 79424
Phone: (806) 793-1403
License No. 488

FORD NEW HOLLAND CREDIT CO
521 North Industrial Blvd.
Dallas, TX 75207
Phone: (214) 745-4508
License No. 779

GENERAL ELECTRIC CAPITAL CORP
2000 West Loop South
Dallas, TX 77027
Phone: (713) 964-4459
License No. 465

GENERAL MOTORS ACCEPTANCE CORP
1941 East 37th Street
Odessa, TX 79762
Phone: (915) 367-8681
License No. 478

GENERAL MOTORS ACCEPTANCE CORP
4100 Rio Bravo Street
El Paso, TX 79902
Phone: (915) 532-5903
License No. 476

MOTOR VEHICLE SALES FINANCE/OUT-OF-STATE

GENERAL MOTORS ACCEPTANCE CORP

3318 83rd Street
Lubbock, TX 79423
Phone: (806) 793-6200
License No. 477

JAYHAWK ACCEPTANCE CORPORATION

Two Galleria Tower
13455 Noel Road, LB23
Dallas, TX 75240
Phone: (214) 720-7020
License No. 760

NISSAN MOTOR ACCEPTANCE CORP

2901 Kinwest Parkway
Irving, TX 65063
Phone: (310) 719-8000
License No. 631

**GULF STATES FINANCE COMPANY
D/B/A AUTOMOTIVE ACCEPTANCE CO**

8850 Jameel Road, Suite 130
Houston, TX 77040
Phone: (713) 895-0181
License No. 766

NATIONSCREDIT COMM. CORP

222 West Las Colinas Blvd.
N. Tower Suite #1300
Irving, TX 75039
Phone: (214) 402-3500
License No. 744

TRANSOUTH FINANCIAL CORP

2001 Beach Street
Fort Worth, TX 75062
Phone: (817) 531-5491
License No. 764

UTAH

**ASSOCIATES FINANCIAL SERVICES
COMPANY, INCORPORATED**

257 East Tower, 200 South St.
Salt Lake City, UT 84111
Phone: (800) 841-3876
License No. 768

MOTOR VEHICLE SALES FINANCE/NEW MEXICO

ALAMOGORDO

**ASSOC. FINANCIAL SERVICES
COMPANY, INC**

718 E. 10th Street
Alamogordo, NM 88310
Phone: (505) 434-1995
License No. 773

NORWEST FINANCIAL NM INC

814-A 10th Street
Alamogordo, NM 88310 88310
Phone: (505) 434-4950
License No. 596

ALBUQUERQUE

**ALBUQUERQUE NISSAN INC
D/B/A AUTOMOTIVE DEALER**

6000 San Mateo, N.E.
Albuquerque, NM 87109
Phone: (505) 888-9600
License No. 716

**ASSOCIATES FINANCIAL
SERVICES COMPANY, INC**
2740 N. Wyoming Blvd., N.E.
Albuquerque, NM 87109
Phone: (505) 299-8789
License No. 769

**ASSOCIATES FINANCIAL
SERVICES COMPANY, INC**
4770 Montgomery Blvd., N.E.
Albuquerque, NM 87109
Phone: (505) 884-2971
License No. 770

**ASSOCIATES FINANCIAL
SERVICES COMPANY, INC**
640 Coors Blvd. #7 & #8
Albuquerque, NM 87109
Phone: (505) 831-3394
License No. 771

A.T. FINANCING COMPANY
6049 Namath, N.W.
Albuquerque, NM 87120
Phone: (505) 831-2803
License No. 749

A.T.I.
1119 Broadway, S.W.
Albuquerque, NM 87102
Phone: (505) 242-2161
License No. 789

BANCWEST DEALER SERVICES
3301 Menaul, N.E., Suite 19
Albuquerque, NM 87107
Phone: (505) 884-7200
License No. 670

BUDGET FINANCE INC
12601 Central N.E.
Albuquerque, NM 87123
Phone: (505) 294-0099
License No. 753

CALIFORNIA THRIFT & LOAN
2500 Louisiana Blvd., N.E.
Albuquerque, NM 87110
Phone: (505) 888-7540
License No.

CAR MART CREDIT CORP
9223 Central, N.E.
Albuquerque, NM 87123-2511
Phone: (505) 291-0033
License No. 691

CHRYSLER CREDIT CORPORATION
6565 American Parkway, N.E.
Albuquerque, NM 87110
Phone: (505) 884-5671
License No. 251

CHRYSLER FINANCIAL CORP
6565 American Parkway, N.E.
Albuquerque, NM 87110
Phone: (505) 884-5671
License No. 592

COMPLETE AUTO SALES INC

2025 Fourth Street, S.W.
Albuquerque, NM 87102
Phone: (505) 242-2878
License No. 437

**CONSIGNMENT AUTO AND
TRUCK CENTER**
5823 Central, N.E.
Albuquerque, NM 87108
Phone: (505) 262-2285
License No. 788

MOTOR VEHICLE SALES FINANCE/NEW MEXICO

CREDIT MOTORS ACCEPTANCE CORP.

6401 San Mateo, NE
Albuquerque, NM 87109
Phone: (505) 884-7100
License No. 730

**FIDELITY FINANCIAL SERVICES
OF NEW MEXICO INC**

1605 Juan Tabo N.E., Suite K
Albuquerque, NM 87112
Phone: (505) 237-2345
License No. 777

FORD MOTOR CREDIT COMPANY

6100 Uptown Boulevard, N.E.
Albuquerque, NM 87110
Phone: (505) 881-8414
License No. 156

GENERAL MOTORS ACCEPTANCE CORP.

6565 Americas Parkway, NE, Ste. 300
Albuquerque, NM 87102
Phone: (505) 889-2000
License No. 37

GREEN TREE FINANCIAL CORP.

6400 Uptown Blvd., NE, Ste. 400E
Albuquerque, NM 87110
Phone: (505) 881-5300
License No. 548

HSI, INC

600 Paisano, N.E., Suite C
Albuquerque, NM 87123
Phone: (505) 292-0611
License No. 717

JANPOL INVESTMENT CO

D/B/A JANICO
2231 Phonix, N.E.
Albuquerque, NM 87107
Phone: (505) 881-5105
License No. 723

**MERCURY FINANCE COMPANY
OF NEW MEXICO**

1502-C Wyoming Blvd., N.E.
Albuquerque, NM 87112
Phone: (505) 292-4551
License No. 785

DUKE CITY FINANCE

1101 Santa Monica, N.E.
Albuquerque, NM 87122
Phone: (505) 823-2227
License No. 701

FINANCE COMPANY (THE)

D/B/A MJR ENTERPRISES LTD
1115 San Mateo, N.E.
Albuquerque, NM 87110
Phone: (505) 266-5871
License No. 726

GARCIA, S. INC

D/B/A GARCIA TOYOTA INC
8800 Lomas, N.E.
Albuquerque, NM 87112
Phone: (505) 294-8800
License No. 711

**GIBSON, ROBERT B. AUTO SALES
INC D/B/A AUTO SALES DEALER**

1512 4th, N.W.
Albuquerque, NM 87102
Phone: (505) 243-2206
License No. 436

HOUSEHOLD RETAIL SERV., INC

2125 Louisiana Blvd., N.E.
Albuquerque, NM 87110
Phone: (505) 883-9700
License No. 393

IMPORTS LIMITED, INC

D/B/A GARCIA HONDA
8301 Lomas Blvd., N.E.
Albuquerque, NM 87110
Phone: (505) 268-8400
License No. 763

MELLOY BROS. INC

D/B/A MELLOY NISSAN
7707 Lomas Blvd., N.E.
Albuquerque, NM 87110
Phone: (505) 265-8721
License No. 714

**NATIONSCREDIT FINANCIAL
SERVICES CORPORATION**

3821 Menaul N.E., Ste. J
Albuquerque, NM 87110
Phone: (505) 883-4444
License No. 746

MOTOR VEHICLE SALES FINANCE/NEW MEXICO

NORWEST FINANCIAL NM, INC
3301 Menaul Blvd., N.E.
Albuquerque, NM 87107
Phone: (505) 243-3746
License No. 552

NORWEST FINANCIAL NM, INC
4770 Montgomery Blvd., N.E.
Albuquerque, NM 87109
Phone: (505) 884-1158
License No. 626

**RELIANCE ACCEPTANCE CORP
OF NEW MEXICO**
9301 Indian School Road, N.E.
Albuquerque, NM 87112
Phone: (505) 294-9600
License No. 778

TOM'S MOTORS INC

2225 Fourth Street, N.W.
Albuquerque, NM 87102
Phone: (505) 242-2692
License No. 414

**VALLEY NATIONAL FINANCIAL
SERVICES COMPANY**
2400 Louisiana Blvd. N.E.,
Bldg. #5 Suite #160
Albuquerque, NM 87110
Phone: (505) 884-0193
License No. 588

G & G FINANCE COMPANY, INC
304 Tom Foy Blvd.,
Bayard, NM 88023
Phone: (505) 537-7283
License No. 781

BACA AUTO SALES, INC
1301 South Main
Belen, NM 87002
Phone: (505) 865-7007
License No. 710

NORWEST FINANCIAL NM, INC
1331 Juan Tabo Blvd.
Albuquerque, NM 87112
Phone: (505) 292-2206
License No. 553

NORWEST FINANCIAL NM, INC
10131 Coors Blvd., N.W.
Albuquerque, NM 87114
Phone: (505) 897-3788
License No. 684

SAAB FINANCIAL SERV., CORP
6565 Americas Pkwy, N.E.,
Suite 300, 2 Park Sq. Bldg.
Albuquerque, NM 87110
Phone: (505) 889-2000
License No. 663

**UNITED AUTO SALES, LTD
D/B/A CREDIT CARS**
7710 Lomas Blvd., N.E.
Albuquerque, NM 87108
Phone: (505) 265-2333
License No. 265-2333

ZIA FINANCIAL SERVICES INC

2403 San Mateo, N.E. #P-7
Albuquerque, NM 87110
Phone: (505) 883-5153
License No. 725

BAYARD

BELEN

MOTOR VEHICLE SALES FINANCE/NEW MEXICO

BOSQUE FARMS

J & R FINANCE LTD
1830 Bosque Farms Blvd.
Bosque Farms, NM 87068
Phone: (505) 869-4840
License No. 738

CARLSBAD

**ASSOCIATES FINANCIAL SERVICES
COMPANY, INC**
128 S. Canyon Street
Carlsbad, NM 88220
Phone: (505) 885-3108
License No. 776

NORWEST FINANCIAL NM, INC
904 West Pierce
Carlsbad, NM 887-1700
Phone: (505) 887-1700
License No. 707

CLOVIS

APPROVAL, INC
2500 Mabry Drive.
Clovis, NM 88101
Phone: (505) 763-4465
License No. 418

FARMINGTON

**ASSOCIATES FINANCIAL SERVICES
COMPANY, INC**
2806 E. 20th Street
Farmington, NM 87401
Phone: (505) 327-0480
License No. 767

BASIN MOTOR COMPANY

1700 East San Juan Blvd.
Farmington, NM 87401
Phone: (505) 327-4851
License No. 429

FARMINGTON MOTORS, INC
2508 East Main
Farmington, NM 87401
Phone: (505) 327-4424
License No. 682

FOUR CORNERS AUTO SALES INC
920 West Main
Farmington, NM 87401
Phone: (505) 325-6235
License No. 679

NORWEST FINANCIAL NM INC

3501 East Main
Farmington, NM 87402
Phone: (505) 325-1866
License No. 577

**SINGLETON'S MOBILE HOME
SALES INC**
2001 East Main
Farmington, NM 87401
Phone: (505) 325-2001
License No. 458

WESTERN CARRIAGE CO
534 E. Broadway, Suite A
Farmington, NM 87401
Phone: (505) 326-4545
License No. 735

ZIEMS MOTOR COMPANY
20th Street & East Main
Farmington, NM 87401
Phone: (505) 325-1961
License No. 591

MOTOR VEHICLE SALES FINANCE/NEW MEXICO

GALLUP

CREDIT INVESTMENT INC
701 West Coal Avenue
Gallup, NM 87301
Phone: (505) 722-6621
License No. 152

JOHN'S USED CARS, INC
416 West Coal Avenue
Gallup, NM 87301
Phone: (505) 863-5089
License No. 600

NORWEST FINANCIAL NM INC
915 Metro Drive
Gallup, NM 87301
Phone: (505) 863-3881
License No. 671

RICO MOTOR COMPANY
DBA PREFERRED FINANCE COMPANY
701 West Coal Avenue
Gallup, NM 87301
Phone: (505) 722-2271
License No. 597

GURLEY MOTOR COMPANY
701 West Coal Avenue
Gallup, NM 87301
Phone: (505) 722-6621
License No. 422

LLOYDS OF THE SOUTHWEST
701 West Coal Avenue
Gallup, NM 87301
Phone: (505) 722-6621
License No. 403

RED ROCK INVESTMENT CO
701 West Coal Avenue
Gallup, NM 87301
Phone: (505) 722-6621
License No. 153

GRANTS

HANOSH MOTOR COMPANY INC
1313 East Santa Fe Avenue
Grants, NM 87020
Phone: (505) 287-4451
License No. 783

JACK LITTLE AUTO SALES
726 W. Highway 66
Grants, NM 87020
Phone: (505) 287-8368
License No. 620

HOBBS

AMERICAN FIDELITY CORPORATION
OF LEA COUNTY
219 North Turner Street
Hobbs, NM 88240
Phone: (505) 393-4173
License No. 575

LATIMER AUTO SALES INC
419 West Marland
Hobbs, NM 88240
Phone: (505) 393-0422
License No. 748

WATSON FINANCIAL SERVICES
1501 N. Grimes
Hobbs, NM 88240
Phone: (505) 397-2411
License No. 644

E-Z CREDIT CORPORATION
501 West Marland
Hobbs, NM 88240
Phone: (505) 397-5068
License No. 715

NORWEST FINANCIAL NM INC
2827 North Dal Paso Street
Hobbs, NM 88240
Phone: (505) 392-4658
License No. 554

MOTOR VEHICLE SALES FINANCE/NEW MEXICO

LAS CRUCES

**ASSOCIATES FINANCIAL SERVICES
COMPANY, INC**
855 West Picacho
Las Cruces, NM 88001
Phone: (505) 525-9000
License No. 774

AUTO MARKETING NETWORK INC
2001 East Lohman, Suite 300
Las Cruces, NM 88001
Phone: (505) 524-9400
License No. 745

NORWEST FINANCIAL NM INC
304 Wyatt Drive, Suite 1
Las Cruces, NM 88001
Phone: (505) 524-2848
License No. 555

WESTERN FARM BUREAU LOAN CO
421 North Water Street
Las Cruces, NM 88001
Phone: (505) 526-5521
License No. 305

LAS VEGAS

NORWEST FINANCIAL NM, INC
2301 Seventh Street
Las Vegas, NM 87701
Phone: (505) 425-6725
License No. 724

LOS LUNAS

NORWEST FINANCIAL NM, INC
959 Highway 314, SW
Los Lunas, NM 87701
Phone: (505) 866-1308
License No. 736

RATON

CIMINO BROS. FORD, INC
246 Clark Avenue
Raton, NM 87740
Phone: (505) 445-3684
License No. 159

ROSWELL

**FIRST FEDERAL SAVINGS BANK
OF NEW MEXICO**
300 North Pennsylvania Ave.
Roswell, NM 88201
Phone: (505) 622-6201
License No. 573

NORWEST FINANCIAL NM, INC
2601 North Main St., Ste. C
Roswell, NM 88201
Phone: (505) 623-5920
License No. 556

RUIDOSO

RUIDOSO AUTO FINANCE, INC
100 Highway 70 East
Ruidoso, NM 88345
Phone: (505) 378-4400
License No. 709

MOTOR VEHICLE SALES FINANCE/NEW MEXICO

SANTA FE

**ASSOCIATES FINANCIAL SERVICES
COMPANY INC**

2801 D Rodeo Road
Santa Fe, NM 87505
Phone: (505) 471-5445
License No. 775

**BENEFICIAL NM INC
D/B/A BENCHARGE CREDIT SERVICE**

3140-C Cerrillos Road
Santa Fe, NM 87501
Phone: (505) 471-4756
License No. 633

NORWEST FINANCIAL NM INC

1704 Llano Street
Santa Fe, NM 87501
Phone: (505) 471-7825
License No. 557

THRIFTY CAR SALES

1718 Cerrillos Road
Santa Fe, NM 87501
Phone: (505) 984-1332
License No. 765

**AUTO CREDIT OF SOUTHWEST
DBA VEHICLE SALES & SERVICE**

4051 Cerrillos Road
Santa Fe, NM 87501
Phone: (505) 473-0173
License No. 713

FCFP CREDIT INC

1863 Cerrillos Road
Santa Fe, NM 87505
Phone: (505) 982-9418
License No. 786

NORWEST FINANCIAL NM INC

2860 Cerrillos Road
Santa Fe, NM 87501
Phone: (505) 982-2607
License No. 558

SANTA TERESA

INTERSTATE FINANCIAL CORP.

5300 McNutt, Suite A
Santa Teresa, NM 88008
Phone: (505) 589-0111
License No. 589

SILVER CITY

GILA CREDIT, INC

Hwy 180 East
Silver City, NM 88062
Phone: (505) 538-3777
License No. 435

NORWEST FINANCIAL NM INC

110 West 11th Street
Silver City, NM 88062
Phone: (505) 243-2131
License No. 759

TAOS

NORWEST FINANCIAL NM INC

622 Paseo de Pueblo Sur
Taos, NM 87571
Phone: (505) 758-4216
License No. 578

SMALL LOAN COMPANY LICENSEE'S
CONSOLIDATES BALANCE SHEET
AS OF DECEMBER 31, 1993
(in thousands)

ASSETS

Loans Receivable, Net:		
Small Loan Act	16,630	
Bank Installment Act	125,136	
Loan under other Acts	<u>236,981</u>	378,747

Other Current Assets		<u>9,474</u>
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Total Current Assets		388,221
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Other Assets		5,550
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Total Assets		<u>393,771</u>
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LIABILITIES

Current Liabilities		72,220
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Other Liabilities		<u>269,580</u>
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Total Liabilities		341,800
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EQUITY

51,971

Total Liabilities and Equity		<u>393,771</u>
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SMALL LOAN COMPANY LICENSEE'S
CONSOLIDATED STATEMENT OF INCOME
AS OF DECEMBER 31, 1993
(in thousands)

Income From Loans Receivable	78,092
Interest Expense - Loans Receivable	<u>(27,997)</u>
Net Interest Income	50,095
Other Income:	
Credit Life Insurance - Net	326
Accident & Health Insurance - Net	241
Property Insurance - Net	101
Motor Vehicle - Net	1
Miscellaneous Insurance - Net	1,146
Other Income	<u>1,736</u>
	<u>53,646</u>
Expense:	
Interest	521
Bad Debt	8,863
Legal	601
Other	<u>31,158</u>
	<u>41,143</u>
Income Before Taxes	12,503
Applicable Income Taxes	<u>3,454</u>
Net Income	<u><u>9,049</u></u>

SMALL LOAN COMPANIES

ALAMOGORDO

**Associates Financial Services
Company of New Mexico, Inc.**
718 E. 10th Street, West Suite
Alamogordo, New Mexico 88310
(505) 434-1995

Beneficial New Mexico Inc.
718 Tenth Street, Suite C
Alamogordo, New Mexico 88310
(505) 881-8787

Blazer Financial Services, Inc.
1008 10th Street
P. O. Box 400
Alamogordo, New Mexico 88310
(505) 437-4510

Commercial Credit Corporation
702 Tenth Street
Alamogordo, New Mexico 88310
(505) 437-5922

Noble Finance Corporation
1607 10th Street
Alamogordo, New Mexico 88310
(505) 434-6100

Norwest Financial NM, Inc.
814-A 10th Street
Alamogordo, New Mexico 88310
(505) 434-4950

**Southwest Financial Services of
Alamogordo, Incorporated**
1200 North White Sands Blvd.,
Suite 108
P. O. Box 131 (88311)
Alamogordo, New Mexico 88310
(505) 434-3125

**TLB Sun Loan Company New
Mexico Number 1, Inc.**
d/b/a Sun Loan Company
1110 E. 10th
Alamogordo, New Mexico 88310
(505) 439-5405

Sunnybrook, Inc.
20740 Highway 70 West
P. O. Box Y
Alamogordo, New Mexico 88310
(505) 479-2001

Transamerica Financial Services
1302 Tenth Street
Alamogordo, New Mexico 88310
(505) 437-4560

Your Credit, Incorporation
808 East 10th Street
Alamogordo, New Mexico 88310
(505) 434-1977

**Your Credit Incorporated d/b/a
Midtown Credit**
906 Adams Avenue, Suite #E
Alamogordo, New Mexico 88310
(505) 434-6050

ALBUQUERQUE

ACTION New Mexico
320 Gold Avenue S.W., Suite 500
Albuquerque, New Mexico 87102
(505) 243-8844

Advantage Loan, Inc.
5501 Menaul N.E.
Albuquerque, New Mexico 87110
(505) 889-0000

**Albuquerque Check Mart
d/b/a Check Mart**
5011 Montgomery NE, Suite B
Albuquerque, New Mexico 87109
(505) 883-1225

American Genl Finance, Inc.
Louisiana Blvd. N.E.
Suite B
Albuquerque, New Mexico
87110-1477
(505) 265-8041

American Genl Finance, Inc.
1000 Eubank Blvd., N.E.
Suite A
Albuquerque, New Mexico 87112
(505) 294-2800

American General Finance, Inc.
5019 Menaul Boulevard, NE
Albuquerque, New Mexico 87110
(505) 880-1733

SMALL LOAN COMPANIES

American General Finance, Inc.
111 Coors Boulevard NW, Ste C-14
Albuquerque, New Mexico 87105
(505) 831-8008
(505) 831-8057 (FAX)

**Associates Financial Services
Company of NM, Incorporated**
4770 Montgomery Blvd NE, Ste A-1
Albuquerque, New Mexico 87109
(505) 884-2971

**Associates Financial Services
Company of New Mexico, Inc.**
2740 Wyoming Blvd. N.E., Suite 2
Albuquerque, New Mexico 88220-5733
(505) 299-8789

**Associates Financial Services
Company of New Mexico, Inc.**
640 Coors Blvd. N.W., Stes 7 & 8
Albuquerque, New Mexico 87121
(505) 831-3394

**AVCO Financial Services of
Bernalillo, Incorporated**
8324 Lomas Boulevard, N.E.
Albuquerque, New Mexico 87110
(505) 265-8555

Beneficial New Mexico, Inc. M.
7200 Montgomery Blvd., N.E.,
Space B3
P.O. Box 3160 (87110-3160)
Albuquerque, New Mexico 87109
(505) 831-6211

Beneficial New Mexico, Inc.
5300 Sequoia N.W., Suite 102
Albuquerque, New Mexico 87120
(505) 831-6211

Blazer Financial Services, Inc.
1020 Lomas Blvd., N.W., Ste 1
Albuquerque, New Mexico 87102
(505) 242-2646

Blazer Financial Services, Inc.
7401-C Menaul Blvd., N.E.
Albuquerque, New Mexico 87110
(505) 888-8962

Cash Loan Company, Incorporated
106 2nd Street, S.W. Albuquerque,
New Mexico 87102
(505) 764-9868

CASHCO, INC. d/b/a CASHCO
3327 San Mateo, N.E.
Albuquerque, New Mexico 87110
(505) 888-2676

Checkmate Check Cashing
1116 San Mateo S.E.
Albuquerque, New Mexico 87122
(505) 262-4914

Checkstop, Inc.
2118 Central S.E.
Albuquerque, New Mexico 87106
(505) 842-1306

Chek Line, Inc.
d/b/a Mr. Ship N' Chek
330 Eubank NE, Suite B
Albuquerque, New Mexico 87123
(505) 299-2435

Commercial Credit Corporation
San Mateo Blvd., N.E. Ste K5
P. O. Box 91267
Albuquerque, New Mexico 87109
(505) 821-1911

Commercial Credit Corporation
2801-S Eubank Blvd. N.E.
Albuquerque, New Mexico 87112
(505) 292-6205

Commercial Credit Corporation
2155 Louisiana Blvd. N.E.,
Suite 8100/City Place
Albuquerque, New Mexico 87110
(505) 883-0974

**Fidelity Financial Svcs of NM
Incorporated**
1605 Juan Tabo N.E., Suite K
Albuquerque, New Mexico 87112
(505) 237-1226

Household Finance Corp.
Louisiana Boulevard, N.E., Ste 110
Albuquerque, New Mexico 87110
(505) 883-9700

SMALL LOAN COMPANIES

M.A.T. Finance Corporation
d/b/a M.A.T. Credit Company
 8319 Central, NE, Suite C
 Albuquerque, New Mexico 87108
 (505) 254-0104
 Central Office Address:
 425 Myrtle Avenue
 El Paso, Texas 79901
 (915) 532-3423

M.A.T. Finance Corporation
d/b/a M.A.T. Credit Company
 3151 San Mateo N.E.
 Albuquerque, New Mexico 87110
 (505) 889-8979

NationsCredit Financial Svcs Corp
 Gateway Center, 3821 Menaul
 N.E., Suite J
 P.O. Box 14428
 Albuquerque, New Mexico 87110
 (505) 883-4444

New Mexico Consumer Finance Co.
 6703-B Academy, NE
 Albuquerque, New Mexico 87109
 (505) 856-5626

Noble Finance Corporation
 4815 Central, N.E.
 Albuquerque, New Mexico 87108
 (505) 256-0101

Norwest Financial NM, Inc.
 3301 Menaul Boulevard, N.E.
 Albuquerque, New Mexico 87107
 (505) 883-3204

Norwest Financial NM, Inc. 1331
 Juan Tabo Blvd., Suite 2C
 Albuquerque, New Mexico 87112
 (505) 292-2206

Norwest Financial NM, Inc.
 4770 Montgomery Blvd., N.E.,
 Suite C-114
 Albuquerque, New Mexico 87109
 (505) 884-1158

Norwest Financial NM, Inc.
 10131 Coors Rd., N.W.
 Albuquerque, New Mexico 87114
 (505) 897-3788

Personal Credit Plan
 2719 San Mateo Blvd., N.E.
 Albuquerque, New Mexico 87110
 (505) 881-6767

Personal Credit Plan
 2117 Central, N.E.
 Albuquerque, New Mexico 87104
 (505) 243-4383

Personal Credit Plan, Inc.
 1441 Eubanks, N.E.
 Albuquerque, New Mexico 87112
 (505) 881-6767

Sands Finance Corporation
d/b/a Economy Finance Company
 5617 Menaul, N.E., Suite D
 Albuquerque, New Mexico 87110
 (505) 881-7004

Signature Loan, Inc.
 1411 Valencia Dr. S.E.
 Albuquerque, New Mexico 87102
 (505) 265-6900

SW Financial of Bernalillo
 640 Coors NW, Suite 25
 Albuquerque, New Mexico 87120
 (505) 831-0604

Southwest Financial Svcs. of
Albuquerque, Incorporated
 5316 Menaul Blvd., N.E.
 Albuquerque, New Mexico 87110
 (505) 881-6899

Southwest Financial Svcs. of
NM, Incorporated
 3301 Menaul Blvd., N.E., Suite 24
 P.O. Box 35191 (87176)
 Albuquerque, New Mexico 87107
 (505) 883-6691

TLB Sun Loan Company New
Mexico Number 1, Inc.
d/b/a Sun Loan Company
 111 Coors Blvd SW, Suite C-2
 Albuquerque, New Mexico 87121
 (505) 831-1305

TLB Sun Loan Company New
Mexico Number 1, Inc
d/b/a Sun Loan Company
 2325 San Pedro, Suite 1G
 Albuquerque, New Mexico 87110
 (505) 837-1024

SMALL LOAN COMPANIES

Surety Finance Service, Inc.
670B San Mateo Boulevard N.E.
Albuquerque, New Mexico 87108
Phone: Not Available

Surety Finance Service, Inc.
125 Seventh Street N.W.
Albuquerque, New Mexico 87102
Phone: Not Available

**TAM Finance Corporation d/b/a
TAM Finance Company**
Mailing Address:
310 E. Missouri
El Paso, TX 79901

**Tide Finance Corporation d/b/a
Advance Loan Services**
121, 7th St., NW
Albuquerque, New Mexico 87102
(505) 764-8888

Transamerica Financial Services
6100 Uptown Blvd., N. E.,
Suite 530
P. O. Box 8610
Albuquerque, New Mexico 87110
(505) 889-0066

Transamerica Financial Services
7510 Montgomery, N. E.,
Suite 102
P. O. Box 11489
Albuquerque, New Mexico 87109
(505) 881-9064

Transamerica Financial Services
3250 Coors, N. W., Suite H
Albuquerque, New Mexico 87120
(505) 836-1882

Valley Finance, Incorporated
600 4th Street, S. W.
P. O. Box 1486
Albuquerque, New Mexico 87103
(505) 243-6794

**Western Shamrock Corporation
d/b/a Western Finance Company**
3100 San Mateo, N.E.
Albuquerque, New Mexico 87110
(505) 889-8181

**Western Shamrock Corporation
d/b/a Western Finance**
640 Coors Blvd. NW, Suite 3
Albuquerque, New Mexico 87120
(505) 836-3336

Your Credit, Incorporated
4410 Central Ave SW, Suite C-1
Albuquerque, New Mexico 87105
(505) 831-2200

**Your Credit, Incorporated
d/b/a Albuquerque Finance**
6711 Fourth Street
Albuquerque, New Mexico 87107
(505) 345-3343

**Your Credit, Incorporated
d/b/a Mid-Town Credit**
3118 San Mateo
Albuquerque, New Mexico 87110
(505) 889-3600

ARTESIA

Blazer Financial Svcs, Inc.
701 W. Main Street
Artesia, New Mexico 88210
(505) 746-2713

**Security Finance Corp of NM
d/b/a Security Finance**
910 S. 1st
Artesia, New Mexico 88210
(505) 746-3595

SW Financial of Artesia, Inc.
502 West Texas
Artesia, New Mexico 88210
(505) 748-2589

Your Credit Incorporated
332 West Main Street
Artesia, New Mexico 88210
(505) 748-1234

AZTEC

**Your Credit, Incorporated
d/b/a Aztec Finance**
101 North Main
Aztec, New Mexico 87410
(505) 334-0701

SMALL LOAN COMPANIES

BELÉN

Belen Consumer Finance
700 Dalies Avenue
P. O. Box 603
Belen, New Mexico 87002
(505) 864-1905

First Finance Company, Inc.
600 Reinken, Suite A
P.O. Box 545
Belen, New Mexico 87002
(505) 864-9008

TLB Sun Loan Company NM
Number 1, Inc.
d/b/a Sun Loan Company
221-A S. Main
Belen, New Mexico 87002
(505) 861-1132

Your Credit, Incorporated
623B Reinken
Belen, New Mexico 87002
(505) 864-0010

BERNALILLO

Cuba Investment Company Montoya
d/b/a Bernalillo Loan Company
811 Camino Del Pueblo
P. O. Box 848
Bernalillo, New Mexico 87004
(505) 867-2623

BLOOMFIELD

Your Credit, Incorporated
d/b/a Bloomfield Finance
316 West Broadway
Bloomfield, New Mexico 87413
(505) 632-1944

CARLSBAD

Associates Financial Services
Company of New Mexico, Inc.
128 S. Canyon
P. O. Box 970
Carlsbad, New Mexico 88220
(505) 885-3108

Beneficial New Mexico, Inc.
406 West Mermod
Carlsbad, New Mexico 88220
(505) 885-3188

Noble Finance Corporation
504 B North Coral Street
Carlsbad, New Mexico 88220
(505)

Norwest Financial NM, Inc.
904 W. Pierce
Carlsbad, New Mexico 88220
(505) 887-1700

Security Finance Corp of NM
302-A North Canal Street
Carlsbad, New Mexico 88220
(505) 887-0241

TLB Sun Loan Company NM,
Number 1, Inc. d/b/a
Sun Loan Company
202 W. McKay
Carlsbad, New Mexico 88220
(505) 887-3620

Your Credit, Incorporated
115 South Canyon
Carlsbad, New Mexico 88220
(505) 887-3885

CHAPARRAL

Sunnybrook, Inc.
700 Hermosa Drive
Chaparral, New Mexico 88021
(505) 824-1440

CLOVIS

Associates Financial Svcs. Co.
of New Mexico, Inc.
2200 N. Main Street, Store 1-A
Clovis, New Mexico 88101
(505) 769-8342

Beneficial New Mexico, Inc.
403 Pile Street
P.O. Box 373 (88101-0373)
Clovis, New Mexico 88101
(505) 763-3468

SMALL LOAN COMPANIES

Commercial Credit Corporation

114 West 21st Street
P. O. Box 580
Clovis, New Mexico 88101
(505) 763-4473

Noble Finance Corporation

500 West 7th
Clovis, New Mexico 88101
(505) 763-1200

Norwest Financial NM, Inc.

218 North Main
Clovis, New Mexico 88101
(505) 762-4761

TLB Sun Loan Company NM

Number 1, Inc.
d/b/a Sun Loan Company
1603 North Prince
Clovis, New Mexico 88101
(505) 762-4834

Western-Shamrock Corporation

d/b/a Western Finance Company
1412 North Prince
Clovis, New Mexico 88101
(505) 769-0947

Your Credit, Incorporated

513 Main
Clovis, New Mexico 88101
(505) 762-0464

Your Credit, Incorporated d/b/a

Midtown Credit
224 North Main
Clovis, New Mexico 88101
(505) 763-5300

CUBA

Cuba Investment Company

6374, Highway 44
P. O. Box 368
Cuba, New Mexico 87013
(505) 289-3266

DEMING

Cooper Agency, Inc. (The)

108 West Maple Street
P. O. Box 1000
Deming, New Mexico 88031
(505) 546-8881

Your Credit, Incorporated

109 Gold
Deming, New Mexico 88030
(505) 546-3500

ESPAÑOLA

Blazer Financial Svcs., Inc.

427 Big Rock Shopping Center
Española, New Mexico 87532
(505) 753-2371

New Mexico Loan Company, Inc.

218 North Onate Street
P. O. Box 775
Española, New Mexico 87532
(505) 753-2171

SW Financial of Espanola, Inc.

1114 North Riverside Drive
Española, New Mexico 87532
(505) 753-7515

TLB Sun Loan Company NM

Number 1, Inc. d/b/a Sun Loan
Company
708-A North Riverside Drive
Española, New Mexico 87533
(505) 747-1450

Your Credit, Incorporated

401-E N. Riverside Drive
Española, New Mexico 87532
(505) 747-1770

FARMINGTON

American Gmrl. Finance, Inc.

618 West Main Street
Farmington, New Mexico 87401
(505) 325-2096

SMALL LOAN COMPANIES

**Associates Financial Services
Company of New Mexico, Inc.**
2806 East 20th Street
P. O. Box 2470
Farmington, New Mexico 87401
(505) 327-0481

Beneficial New Mexico, Inc.
3000 East 20th Street
Farmington, New Mexico 87401
(505) 325-5083

Blazer Financial Services, Inc.
123 West Broadway
Farmington, New Mexico 87401
(505) 327-9691

Broadway Pawn, Incorporated
615 West Broadway
P. O. Box 2096
Farmington, New Mexico 87499
(505) 327-6741

Cook, Jack D., Inc.
d/b/a Navajo Trading Company
126 East Main Street
Farmington, New Mexico 87401
(505) 325-1685

Commercial Credit Corporation
634 West Main Street
Farmington, New Mexico 87401
(505) 327-4731

F.A.S.T Refund Loans, Inc.
1928 East Main
Farmington, New Mexico 87401
(505) 327-0374

K & M Insta-Cash, Incorporated
2017 East 20th Street
Post Office Box 5345
Farmington, New Mexico 87499
(505) 326-5626

Norwest Financial NM, Inc.
3501 East Main Street
Farmington, New Mexico 87401
(505) 325-1866

Schritter, Becky and Ray
d/b/a Execuloan
2113 East 20th Street
Farmington, New Mexico 87401
(505) 326-4351

**Southwest Financial Services
of Farmington**
3030 E. Main, Suite X-7
Post Office Box 2003 (87499)
Farmington, New Mexico 87401
(505) 326-0266

**TLB Sun Loan Company NM
Number 1, Inc.**
d/b/a Sun Loan Company
3030 East Main, Suite A-10
Farmington, New Mexico 87402
(505) 325-5948

Tancorde Finance, Incorporated
3030 E. Main, E-2
P. O. Box 477 (Gallup, NM 87321)
Farmington, New Mexico 87499
(505) 326-1520

Your Credit, Incorporated
401 W. Main Street
Farmington, New Mexico 87401
(505) 326-0490

Your Credit, Incorporated
d/b/a Mid-Town Credit
310 West Main
Farmington, New Mexico 87401
(505) 325-8900

GALLUP

Native American Loan Company
#41, Highway 602
P.O. Box 636
Gallup, New Mexico 87305
(505) 722-7777

SMALL LOAN COMPANIES

Norwest Financial NM, Inc.
915 Metro Drive
Gallup, New Mexico 87301
(505) 863-3881

Pyramid Capital Mgmt, Ltd. Co.
d/b/a E-Z Loan
1721 South Second
Gallup, New Mexico 87301
(505) 863-4336

TLB SUN LOAN COMPANY NM
NUMBER 1, INC.
d/b/a SUN LOAN COMPANY
1612 E. Hwy 66
Gallup, New Mexico 87301
(505) 722-4970

Tancorae Finance, Incorporated
1032 W. Frontage Rd., Suite 4
P.O. Box 477
Gallup, New Mexico 87305
(505) 722-3473

Tancorae Finance, Incorporated
761 North Highway 666
P.O. Box 477
Gallup, New Mexico 87305
(505) 722-4366

Your Credit, Incorporated
112 Boardman Drive
Gallup, New Mexico 87301
(505) 863-2070

Your Credit, Incorporated d/b/a
Mid-Town Credit
824 N. Highway 666
Gallup, New Mexico 87301
(505) 863-5100

GAMERCO

Triangle Finance, Inc.
d/b/a Navajo Shopping Center
Chino Drive
P.O. Box 77
Gamerco, New Mexico 87317
(505) 863-6897

GRANTS

Norwest Financial NM, Inc.
700 E. Roosevelt Avenue
Grants, New Mexico 87020
(505) 876-2337

TLB Sun Loan Company NM
Number 1, Inc.
d/b/a Sun Loan Company
106 E. Santa Fe Avenue
Grants, New Mexico 87020
(505)

Your Credit, Incorporated
721 East Roosevelt
Grants, New Mexico 87020
(505) 876-4050

HOBBS

Commercial Credit Corporation
412 East Bender Boulevard
P. O. Box 248
Hobbs, New Mexico 88240
(505) 392-3538

Liberty Finance Co.
116 West Taylor
Hobbs, New Mexico 88240
(505) 397-5810

Noble Finance Corporation
116 1/2 N. Turner
Hobbs, New Mexico 88240
(505) 393-0106

Norwest Financial NM, Inc.
2827 N. Del Paso St., #125
Hobbs, New Mexico 88240-2062
(505) 392-4658

One Stop Title Loans
505 North Turner
Hobbs, New Mexico 88240
(505) 397-0191

Security Finance Corp. of NM
d/b/a Security Finance
212 West Broadway Street
Hobbs, New Mexico 88240
(505) 397-3855

Sun Loan Company NM
Number 2, Inc.
d/b/a Sun Loan Company
117 West Broadway
Hobbs, New Mexico 88240
Phone: Not Available

SMALL LOAN COMPANIES

Your Credit, Incorporated
113 East Broadway
Hobbs, New Mexico 88240
(505) 393-4415

KIRTLAND

Lower Valley Loan Company
Post Office Box 40
19 County Road 6256
Kirtland, New Mexico 87417
(505) 598-9462

LAS CRUCES

American General Finance, Inc.
225 East Idaho, Suite 18
Las Cruces, New Mexico 88001
(505) 527-8539

**Associates Financial Services
Company of New Mexico, Inc.**
1300 E. Paseo, Suite K
Las Cruces, New Mexico 88001
(505) 525-1234

**Associates Financial Services
Company of New Mexico, Inc.**
1100 West Amador Avenue
(Furniture USA)
Las Cruces, New Mexico 88005
(505) 525-1234

**AVCO Financial Services
of Bernalillo, Incorporated**
P. O. Box 514
2001 Lohman Ave., Suite 116
Las Cruces, New Mexico 88001
(505) 524-1921

Beneficial New Mexico Inc.
1715 East University Avenue
P.O. Box 1534 (88004-1534)
Las Cruces, New Mexico 88004
(505) 524-9646

Blazer Financial Services, Inc.
2001 East Lohman, Suite 111
Las Cruces, New Mexico 88001
(505) 524-2816

Central Loan Company
104 South Water Street
P. O. Box 484
Las Cruces, New Mexico 88004
(505) 523-5517

Commercial Credit Corporation
2001 East Lohman, Suite 131
Las Cruces, New Mexico 88001
(505) 527-1516

Coronado Finance, Incorporated
1485 North Main Street
Las Cruces, New Mexico 88001
(505) 523-5647

Noble Finance Corporation
1247 El Paseo
Las Cruces, New Mexico 88001
(505) 524-2900

Norwest Financial NM, Inc.
304 Wyatt Drive, Suite 1
Las Cruces, New Mexico 88001
(505) 524-2848

Personal Credit Plan, Inc.
121 Wyatt Drive, #24
Las Cruces, New Mexico 88005
(505) 527-4142

**Security Finance Corp. of NM
d/b/a Security Finance**
1615 N. Solano Dr., Suite A
Las Cruces, New Mexico 88001
(505) 527-8545

**Southwest Financial Services
of Las Cruces, Incorporated**
1215 El Paseo
P. O. Box 6307 (88006)
Las Cruces, New Mexico 88001
(505) 523-2201

State Finance Company, Inc.
900 North Main Street
P. O. Box 818
Las Cruces, NM 88004-0818
(505) 524-8635

Sun City Finance, Incorporated
138-D South Downtown Mall
P. O. Box 308
Las Cruces, New Mexico 88004
(505) 523-8578

**TJB Sun Loan Company NM
Number 1, Inc.
d/b/a Sun Loan Company**
545 E. Lohman
Las Cruces, New Mexico 88001
(505) 524-0907

SMALL LOAN COMPANIES

Transamerica Financial Services

1840 East Lohman
P. O. Box 1596
Las Cruces, New Mexico 88001
(505) 524-1971

Your Credit, Incorporated

1115 N. Solano
Las Cruces, New Mexico 88001
(505) 527-8228

Your Credit, Incorporated d/b/a Mid-Town Credit

2404 S. Locust, Suite #12
Las Cruces, New Mexico 88001
(505) 522-5102

Western-Shamrock Corporation d/b/a Western Finance Company

308 Wyatt Drive, Suite 12
Las Cruces, New Mexico 88001
(505) 523-2810

LAS VEGAS

Blazer Financial Services, Inc.

520 6th Street
Las Vegas, New Mexico 87701
(505) 425-3583

Norwest Financial New Mexico, Inc.

2301 Seventh Street
Las Vegas, New Mexico 87701
(505) 425-6725

Southwest Financial Services of Las Vegas, Inc.

605 Sixth Street
Las Vegas, New Mexico 87701
(505) 425-5251

Sun Loan Company NM

Number 2, Inc. d/b/a Sun Loan Company

518 6th Street
Las Vegas, New Mexico 87701
(505)

Your Credit, Incorporated

526 Sixth Street
Las Vegas, New Mexico 87701
(505) 454-1100

LOS LUNAS

Beneficial New Mexico Inc.

523 Main Street
P.O. Box 1311 (87032-1311)
Los Lunas, New Mexico 87031
(505) 865-1335

Citizen's Finance Company, Inc.

1850 Main N.E.
P. O. Box 508
Los Lunas, New Mexico 87031
(505) 865-9691

Norwest Financial NM, Inc.

959-B U.S. Highway 314, SW
Los Lunas, New Mexico 87031
(505) 866-1308

LOVINGTON

Liberty Finance Co.

118 South Main
Lovington, New Mexico 88260

Security Finance Corp of NM d/b/a Security Finance

22 W. Central
Lovington, New Mexico 88260
(505) 396-7107

Your Credit, Incorporated

1412 South Main Street #613
Lovington, New Mexico 88260
(505) 396-2131

PORTALES

Your Credit, Incorporated

119 West Second Street #610
Portales, New Mexico 88130
(505) 356-9100

RATON

Your Credit, Incorporated

1245 South 2nd St., Suite #D5
Raton, New Mexico 87740
(505) 445-4000

SMALL LOAN COMPANIES

RIO RANCHO

Personal Credit Plan, Inc.
2003 Southern Boulevard, Suite 124
Rio Rancho, New Mexico 87124
(505) 243-4383

Your Credit, Incorporated
4025 Peggy Road
Rio Rancho, New Mexico 87124
(505) 891-4161

ROSWELL

Beneficial New Mexico Inc.
324 North Richardson Avenue
Post Office Box 2127 (88202-2127)
Roswell, New Mexico 88201
(505) 622-3820

Blazer Financial Services, Inc.
1010 South Main, Suite 3
Roswell, New Mexico 88201
(505) 622-5720

Commercial Credit Corporation
1300 South Main Street
P. O. Box 2073
Roswell, New Mexico 88202-2073
(505) 623-7745

Noble Finance Corporation
1015 S. Main
Roswell, New Mexico 88201
(505) 622-0900

Norwest Financial NM, Inc.
2601 North Main Street
Roswell, New Mexico 88201
(505) 623-5920

Security Finance Corp. of NM
d/b/a Security Finance
410 North Main Street
Roswell, New Mexico 88201
(505) 622-7830

TIB Sun Loan Company New Mexico
Number 1, Inc.
d/b/a Sun Loan Company
303 North Main Street
Roswell, New Mexico 88202
(505) 622-3122

Western-Shamrock Corporation
d/b/a Western Finance Company
2814 N. Main
Roswell, New Mexico 88201
(505)

Your Credit, Incorporated
118 North Main
Roswell, New Mexico 88201
(505) 624-2929

Your Credit, Incorporated
d/b/a Mid-Town Credit
704 W. Hobbs
Roswell, New Mexico 88201
(505) 623-7727

SANTA FE

American General Finance, Inc.
1520 Cerrillos Road
Santa Fe, New Mexico 87501
(505) 820-6106

Associates Financial Services
Company of New Mexico, Inc.
2801 Rodeo Road
Santa Fe, New Mexico 87505
(505) 471-5445

AVCO Financial Services
of Bernalillo, Inc.
2430 Cerrillos Road
Santa Fe, New Mexico 87501
(505) 438-0966

Beneficial New Mexico, Inc.
3140-C Cerrillos Road
Santa Fe, New Mexico 87501
(505) 471-4756

Blazer Financial Services, Inc.
2860 Cerrillos Road, Suite B-1
Loma Vista Plaza
Santa Fe, New Mexico 87501
(505) 438-7266

Commercial Credit Corporation
2801 Rodeo Road, C-16
P. O. Box 15039 (87506)
Santa Fe, New Mexico 87505
(505) 471-2204

Norwest Financial NM, Inc.
2860 Cerrillos Road
Santa Fe, New Mexico 87501
(505) 474-3895

SMALL LOAN COMPANIES

RIO RANCHO

Personal Credit Plan, Inc.
2003 Southern Boulevard, Suite 124
Rio Rancho, New Mexico 87124
(505) 243-4383

Your Credit, Incorporated
4025 Peggy Road
Rio Rancho, New Mexico 87124
(505) 891-4161

ROSWELL

Beneficial New Mexico Inc.
324 North Richardson Avenue
Post Office Box 2127 (88202-2127)
Roswell, New Mexico 88201
(505) 622-3820

Blazer Financial Services, Inc.
1010 South Main, Suite 3
Roswell, New Mexico 88201
(505) 622-5720

Commercial Credit Corporation
1300 South Main Street
P. O. Box 2073
Roswell, New Mexico 88202-2073
(505) 623-7745

Noble Finance Corporation
1015 S. Main
Roswell, New Mexico 88201
(505) 622-0900

Norwest Financial NM, Inc.
2601 North Main Street
Roswell, New Mexico 88201
(505) 623-5920

Security Finance Corp. of NM
d/b/a Security Finance
410 North Main Street
Roswell, New Mexico 88201
(505) 622-7830

TLB Sun Loan Company New Mexico
Number 1, Inc.
d/b/a Sun Loan Company
303 North Main Street
Roswell, New Mexico 88202
(505) 622-3122

Western-Shamrock Corporation
d/b/a Western Finance Company
2814 N. Main
Roswell, New Mexico 88201
(505)

Your Credit, Incorporated
118 North Main
Roswell, New Mexico 88201
(505) 624-2929

Your Credit, Incorporated
d/b/a Mid-Town Credit
704 W. Hobbs
Roswell, New Mexico 88201
(505) 623-7727

SANTA FE

American General Finance, Inc.
1520 Cerrillos Road
Santa Fe, New Mexico 87501
(505) 820-6106

Associates Financial Services
Company of New Mexico, Inc.
2801 Rodeo Road
Santa Fe, New Mexico 87505
(505) 471-5445

AVOD Financial Services
of Bernalillo, Inc.
2430 Cerrillos Road
Santa Fe, New Mexico 87501
(505) 438-0966

Beneficial New Mexico, Inc.
3140-C Cerrillos Road
Santa Fe, New Mexico 87501
(505) 471-4756

Blazer Financial Services, Inc.
2860 Cerrillos Road, Suite B-1
Loma Vista Plaza
Santa Fe, New Mexico 87501
(505) 438-7266

Commercial Credit Corporation
2801 Rodeo Road, C-16
P. O. Box 15039 (87506)
Santa Fe, New Mexico 87505
(505) 471-2204

Norwest Financial NM, Inc.
2860 Cerrillos Road
Santa Fe, New Mexico 87501
(505) 474-3895

SMALL LOAN COMPANIES

Norwest Financial NM, Inc.
1704 Llano Street
Santa Fe, New Mexico 87501
(505) 471-7825

Personal Credit Plan, Inc.
2900 Cerrillos Road
Santa Fe, New Mexico 87501
(505) 473-2838

Southwest Financial, Inc.
2002-A Cerrillos Road
P. O. Box 4456
Santa Fe, New Mexico 87505
(505) 473-9820

Sunset Financial Services, Inc.
2422 Cerrillos Road
Santa Fe, New Mexico 87501
(505) 471-0888

TIB Sun Loan Company of NM
Number 2, Inc.
d/b/a Sun Loan Company
1432 Cerrillos Road
Santa Fe, New Mexico 87502
(505) 820-0612

Transamerica Financial Services
1711 Llano, Suite E
Santa Fe, New Mexico 87501
(505) 473-7071

Your Credit, Incorporated
1536 Cerrillos Road
Santa Fe, New Mexico 87501
(505) 989-3761

SHIPROCK

Shiprock Company
U S Highway 550
P. O. Box 906
Shiprock, New Mexico 87420
(505) 368-4585

SILVER CITY

Mutual Finance Co. (NSL)
307 West College Avenue
P. O. Box 709
Silver City, New Mexico 88062
(505) 388-3125

Noble Finance Corporation
315 S. Hudson, #1
Silver City, New Mexico 88062
(505) 388-0500

Norwest Financial NM, Inc.
110 West 11th Street
Silver City, New Mexico 88061
(505) 538-9162

Your Credit, Incorporated
315 S. Hudson, Suite 14
Silver City, New Mexico 88062
(505) 538-0121

SOCORRO

Your Credit, Incorporated
911 California NW, San Miguel Plaza
Socorro, New Mexico 87801
(505) 853-3700

TAOS

Norwest Financial NM, Inc.
622 Paseo del Pueblo Sur
Post Office Box 1419
Taos, New Mexico 87571
(505) 758-4216

TRUTH OR CONSEQUENCES

Community Loans & Finance, Inc.
103 Broadway
P. O. Box 947
Truth or Consequences, NM 87901
(505) 894-3453

Money Man, Incorporated (The)
375 Foch Street
P. O. Box 632
Truth or Consequences, NM 87901
(505) 894-6611

TUCUMCARI

Eastern Plains Finance Company
115 South Second Street
P. O. Box 1166
Tucumcari, New Mexico 88401
(505) 461-3754

LOAN PRODUCTION OFFICES

Parent

**American Bank of Commerce
at Wolfforth**
Post Office Drawer 9
Wolfforth, Texas 79382-0009

Bank of America Nevada
6900 Westcliff Drive
Las Vegas, Nevada 89128

Centennial Savings Bank
Post Office Box 1590
Durango, Colorado 81302

First Commercial Bank, N.A.
Post Office Box 1719
Seguin, Texas 78155

Lea County State Bank
Post Office Box 400
Hobbs, New Mexico 88241

The Bank of New Mexico
Post Office Box 947
Albuquerque, New Mexico
87103-0947

Western National Bank
45th and Western
Post Office Box 7367
Amarillo, Texas 79114-7367

Offices

4701 Montano, NE, Suite 102
Albuquerque, New Mexico 87120

1905 San mateo, NE
Albuquerque, New Mexico 87110

1100 South Main, Suite 104
Las Cruces, New Mexico 88005

201 Third Street, NW
Albuquerque, New Mexico 87102

111 North Orchard
Farmington, New Mexico 87401

2400 Louisiana Blvd., NE
Bldg. 4, Suite 101
Albuquerque, New Mexico 87176

422 West Main
Artesia, New Mexico

128 Grant Avenue, Suite 225
Santa Fe, New Mexico 87501

1804 Juan Tabo, NE
Albuquerque, New Mexico 87112